

# Mali Sustainable Economic Growth

Centre Agro - Entreprise

Final Report: Year 5 (2002 - 2003)

Contract No. 624-C-00-98-00012-00



*Submitted to:*

U.S. Agency for International Development

*by:*

Chemonics International Inc.

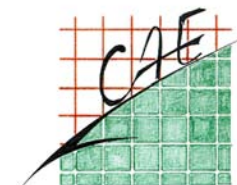
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## ACRONYMS

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ADF	African Development Fund
AMATEVI	Malian Association for Village Technical Assistance
AWAND	African Women's Agribusiness Network for Development
BLP	Best Laboratory Practices
BOAD	West African Development Bank ( <i>Banque Ouest Africaine de Développement</i> )
BPS	Business Service Provider
CAE	AgroEnterprise Center ( <i>Centre AgroEntreprises</i> )
CILSS	Inter-State Committee Against Saharan Drought
CIRAD	International Center for Development Agronomy Research ( <i>Centre Internationale de Recherche Agronomique pour le Développement</i> )
CMDT	Compagnie Malienne de Developpement des Textiles
COPRAAV	Production Company for Poultry Feeds ( <i>Compagnie de Production d'Aliment Volaille</i> )
CVL	Central Veterinary Laboratory
DCA	Development Credit Authority
FCFA	African Financial Community Franc ( <i>Franco Communauté Financiere Africaine</i> )
FCRMD	Federation des Caisses d'Epargne et Mutualiste du Delta
FEBEVIM	National Federation of Livestock Sector Professionals
FSA	African Solidarity Fund ( <i>Fonds de Solidarite Africaine</i> )
GDCM	Grand Distributeur Cerealier du Mali
GRM	Government of the Republic of Mali
HUICOMA	Société Huileries Cotonieres du Mali
IER	Institute of Rural Economy
MAEP	Ministry of Agriculture, Livestock and Fish ( <i>Ministere de l'Agriculture, de l'Elevage et de la Peche</i> )
OMA	Observatoire du Marché Agricole
ON	Office du Niger
ORS	Operation Riz Segou
PPM	Project Performance Measure

PVO	Private Voluntary Organization
SABA	Solidarité pour l'Auto Promotion a la Base
SANA	African Society for Animal Nutrition
SEG	Sustainable Economic Growth
STTA	Short-term Technical Assistance
UMEOA	Monetary Union of West African States ( <i>Union Monétaire des Etats Ouest Africains</i> )
USAID	United States Agency for International Development

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## Executive Summary

### **A. Context and Overall Approach**

The Centre AgroEntreprise (CAE) was an agribusiness development activity contributing to USAID/Mali's Sustainable Economic Growth (SEG) strategic objective. It represented a departure from traditional USAID/Mali projects in that it focused on developing the private sector's ability to exploit production, processing, and trade initiatives that would add value to the cereals, livestock, and fruits and vegetables subsectors, thereby increasing revenues and incomes for commercial operators in these sectors.

CAE's approach focused on markets as the main economic force determining an appropriate product mix; on flexibility and results orientation; leveraging resources; and on sustainability and capacity building. Building local capacity was a central element in CAE program strategy and a cornerstone of its efforts. Capitalizing on local human resources, within and outside the CAE project, was a key element guiding the design and implementation of CAE programs. No one was under any illusions: the success of efforts under CAE and other business development projects would greatly depend on the collective capacity of local professionals from a wide range of enterprises, public service institutions, and support agencies over many years to come.

### **B. Mali's Agribusiness Sector and CAE's Business Development Program**

Mali's nascent agribusiness community consists of a vast number of small businesses, in many cases family or collective operations, informally organized within commodity sectors. Responding to the rather unstructured demand of local markets, these production/processing businesses operate with a minimum of equipment, few formal management procedures, inconsistent and irregular raw material supplies, and very limited financial resources. Though there are some exceptions, the vast majority of these agribusinesses will take years to become formal, market-driven, viable agro-enterprises, and many among them will likely decide to remain in the informal sector. The reality is that being able to provide local markets with acceptable products at low prices will remain a major focus of many agribusinesses for the foreseeable future.

CAE was not simply faced with the challenge of strengthening Mali's agribusiness sector, but the reality of having to build one, and it was within this context that CAE programs developed. The few successful existing agro-enterprises did not appear to require services or assistance from CAE. For the vast majority of agribusinesses, however, it was clear from the start that there was a general need for basic business training and a need to focus resources in those commodity areas considered to offer the best return in terms of generating increased value-added. The question of product focus, a key issue in prioritizing programs and allocating resources, was initially addressed by evaluating commodity sectors and determining Mali's competitive advantage in the areas of production, processing, and marketing in relation to regional and international demand.

The general rule of thumb was “Do better what is already being done well.” Due to the importance of expanding export trade—both in terms of generating foreign exchange earnings and taking advantage of the incentives value-added, export demand provide for improving and strengthening business capacity—programs initially focused on opportunities for producing and exporting better quality rice, livestock, and mangoes. During the first year, over the course of field and market assessments, potatoes and shallots were added.

The conditions and needs of Mali’s agribusiness sector converged to provide CAE with an appropriate program approach. The need to cast the net wide to identify potentially successful agro-entrepreneurs while remaining focused on sustainability forged a program based on business development, emphasizing specific commodity sectors and implemented, to the extent possible, by Malian entrepreneurs and private sector business development and technical support organizations. Public sector structures played key roles in extension and technology adaptation, and provided technical assistance and leadership for the development of regulatory guidelines related to agricultural norms and standards. A cornerstone of this program was building local capacity for future sustainability.

CAE stressed markets as the basic force driving the development of agribusinesses, and responding to market demand as the chief role of management. Competitiveness was promoted as the hallmark of good management, and responding to client needs characterized as the bedrock of most business successes. The vast majority of Mali’s agribusinesses lack formal management structures and are primarily oriented to local demand; this required that CAE develop a service strategy to respond to clients’ perceived needs, while at the same time developing sustainable capacity.

### **C. Financing and Business Savoir-faire**

CAE clients saw their needs in terms of financing for capital investment or for operating funds. CAE saw client needs in terms of business experience and management capacity. Under ideal conditions, business acumen and financing are in some sort of equilibrium; in the case of Mali’s agribusiness community, there is a vast demand for business financing by individuals with very limited or no demonstrated management or business capacity. The result is that most potential borrowers are not considered creditworthy by local lending institutions, which can easily meet their management goals by focusing on low risk, short-term commercial loans and on investments in international securities.

The result is chronic under-investment. CAE’s business and financial development program addressed the underlying issues by promoting the adoption of better business practices through business and technical training, demonstration and marketing tests, and promotional visits and commercial contacts designed to strengthen management capacity and improve business performance.

CAE also undertook a comprehensive campaign to promote Mali’s agribusiness sector with banks and other lending institutions. Efforts included both formal and informal contacts with financial professionals to discuss and identify investment opportunities in Mali’s agribusiness sector and to reinforce and broaden contacts with Mali’s agribusiness community. Approximately 100 such meetings were held with local and regional financial institutions. In

addition, CAE sponsored numerous seminars and workshops throughout the project's zone to inform agro-entrepreneurs of potential financing sources and assist them in making contacts and preparing proposals to submit for financing. In general such efforts need to be continued, first to demonstrate investment successes and secondly to convince financial institutions of their viability.

CAE's business development program was implemented by locally-trained business service specialists for a vast array of agribusinesses in priority commodity sectors. At the same time CAE identified several potentially successful agro-entrepreneurs to serve as models for others to emulate.

In the livestock sector "collective" businesses, in the form of export cooperatives, were targeted for business development and technical support activities related to improving the profitability of regional live animal exports. In the cereals sector, several medium-scale processors were targeted to test the feasibility of producing and locally marketing high-quality rice. In the fruits and vegetables sector efforts were undertaken to organize village-level potato producers and provide them with the means to improve the production, conservation and marketing of potatoes. Initial efforts focused on local markets, but the objective was to establish a capacity for future regional potato exports.

In all these cases CAE sought to be opportunistic, seeking out potentially successful value-added agribusiness opportunities where demand would drive the adoption of technological and management innovations necessary to make supply sustainable. The objective was not simply to penetrate a market, but rather to secure an increasing market share over time.

#### **D. General Achievements and the Role of Information and Communication**

Over the course of five years CAE activities supported more than 100 agribusinesses in priority commodity sectors in collaboration with over 50 partner institutions, including public sector service organizations, PVOs, and private sector service providers. Over 4,000 agribusiness sector operators were trained. Although training placed a priority on strengthening management capacity, it included a total of 27 training modules in topics ranging from improved livestock feeding practices to marketing strategies and sales techniques. Training was demand-driven and, where possible, combined with hands-on practical experience.

In addition to training agro-entrepreneurs, CAE focused on developing the business service sector and strengthening the capacity of private business service providers. CAE established a core of highly-trained business training specialists, who, in effect, animated most of CAE training programs under the supervision of CAE's training coordinator. CAE also provided opportunities for other partners, such as the National Agricultural Research Institute, national PVOs, and public sector extension services to strengthen their technical capacity, reinforce their management structure and adopt a private sector approach to providing services to Mali's agribusiness community. The objective was two-fold: improve service delivery, and increase cost recovery in order to sustain the provision of services over time.

CAE achieved 95 percent of quantitative targets for increasing the production of processed food-industry products in the cereals and fruit and vegetable sectors, and greatly exceeded all targets

for the sale of non-processed food-industry products in cereals, livestock, and fruit and vegetable sectors. Increasing the volume of agribusinesses sales in priority commodity sectors through the identification of new markets, market contacts, and participation in fairs and agricultural shows greatly exceeded targets in all priority commodity sectors. In this regard the focus of activities changed during the last two years of project activities at the request of client groups to emphasize practical marketing efforts, rather than studies or documentation-related activities.

Significant efforts were made to train agroprocessors in new techniques and technologies. Specifically, activities included marketing tests of new or improved products, use of new and/or improved processing equipment, and quality control. The number of agribusinesses using CAE-recommended technologies greatly exceeded all targets, especially in the area of technology adoption.

The dissemination of commercial and technological information played a key role in CAE activities during its last two years of activities. Chemonics used broadcast media in its strategy to reach a wide audience with high illiteracy levels. In Years 4 and 5 the emphasis was switched from written technical bulletins on product norms and standards to disseminating such information in programs developed for local and national radio and television. In Year 5 alone, there were 1,492 local radio programs on improved livestock feeding and 60 media programs in other commodity sectors.

As repeatedly mentioned throughout this report, business training was the core of CAE agribusiness development efforts. While training programs were in large part based on generic management-related topics, in many cases the approach, form, and substance of training was adapted to the specific needs of client groups. Since the spectrum of agribusiness was very large—ranging, for example, from small, informal family businesses producing yogurt in their kitchens, to feedlot-marketing cooperatives specializing in live animal exports to formal, industrial-scale rice processing enterprises—CAE was obliged to be creative and tailor business training materials so that they could be easily understood by a broad range of client groups, while at the same time having an impact on their business performance. The objective was to convince some clients of the advantages of adopting good business practices to enhance business performance and future growth.

Tailoring training to meet target group needs was perhaps most successful with women entrepreneurs. Basic business and organizational training enabled a federated group of over 100 shallot producers to increase revenues by more than 50 percent and for the first time ever, have access to a revolving fund of more than \$20,000 from a local credit union. In the case of rice processing, the most successful operator was a woman, who tested new, high-quality rice for the local market and developed a business plan that received preliminary bank approval. The vast majority of the 53 small food processing units benefiting from CAE product conditioning and marketing support were women-owned. In many cases these businesses significantly increased revenues due to the adoption of better business practices. In one case, a commercial contract was signed for exporting a locally processed cereal to European markets.

The importance of a dynamic, professional agribusiness sector for the development of commercial agriculture cannot be overstated, and herein lies a problem for Mali. The



transformation of Mali's existing agribusiness sector into a viable value-added sector for Malian agricultural products will require the development of commercial farming, a condition that will never be realized until the perceptions regarding the worth of investment in agriculture change. In effect Mali has no formal commercial agricultural sector, which virtually precludes the creation of vertically-integrated production-processing-marketing enterprises, critical infrastructures for securing, expanding, and diversifying export markets.

The present dilemma for most Malian agro-entrepreneurs is first to decide whether to move into the formal sector (and many will not), and second, to identify for which products they have a real competitive advantage. Lack of strong linkages to a commercial production sector makes it very difficult to translate market demand into sales. The challenge for agro-entrepreneurs is to build formal linkages or create vertically-integrated production-processing-marketing enterprises with the production sector so that both production and marketing can evolve simultaneously. Agribusiness need quality raw materials in order to supply their customers, and raw material producers need agro-enterprises to demand that they competitively produce quality raw materials for their agribusiness clients.

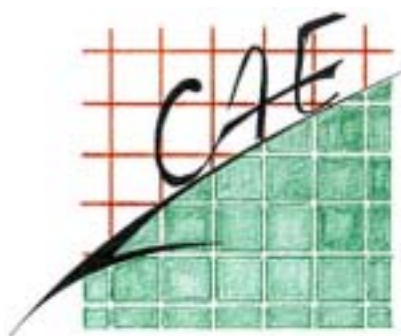
Sample of CAE Commodity Sector Results				
Indicator	Total Targets Years 1-5	Total Results Years 1-5	Total Results as a % of Total Targets	Final Notes
Tons of rice paddy processed	42 000	40 260	96%	Five-year targets take into account the installation of new processing units resulting from CAE's demonstration and support efforts (elaborating business plans, etc.) Constraints related to mobilizing and changing mgt. financing for these new units did no
Tons of millet/sorghum processed	320	296	93%	Quantities processed (dehulled and grinded) for sale in improved plastic sacks through modern distribution channels.
Number of cattle sold	970	3 091	319%	Includes only animals fattened with feeds produced by COPRAAV
Number of small ruminants sold	11 520	76 521	664%	A collaborative marketing program with OMBEVI resulted in exporting 49,086 additional sm. ruminants to RCI, Ghana, Sénégal, Togo, Mauritania, & Algeria in 2003.
Tons of mangoes exported	2 100	2 369	113%	Financing problems still prevalent
Tons of shallots processed	268	562	210%	CAE technical and training efforts for women processors to improve the quality of dried shalots encouraged the drying a larger percentage total harvest
Tons of shallots sold	625	3 600	576%	Training and information campaigns regarding improved production and conservation techniques greatly increased the volume of sales by the <i>Foabougou women's groups</i> in relation to estimations in CAE demonstration-tests
Tons of potatoes sold	3 300	7 131	216%	Information campaigns regarding improved production and conservation techniques resulted in total sales that greatly exceeded the estimations in CAE demonstration-tests

## SECTION I

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### Introduction and Overview

In May of 1998, USAID awarded the Sustainable Economic Growth (SEG) contract to Chemonics International and its subcontractors, Winrock International and Fintrac Inc. Through technical assistance, information dissemination, and training, the Chemonics Group set out to develop a sustainable and private-sector driven agribusiness sector. After five successful years the project, known as Centre AgroEntreprise or CAE<sup>1</sup>, has achieved its goals and advanced the level of performance in Mali's primary private business sector, which is now receiving targeted assistance in finance and trade activities from USAID as a continuation of project initiatives.



This final report chronicles the CAE project, serving as a roadmap to build and manage a successful development project. In this section we provide detailed information on the organization and start-up of the project; its purpose, objectives and expected results; and the strategy and approach adopted by the CAE team. In the next section we will discuss in further detail the results and impacts of the project, before drawing out lessons learned in the third section. The fourth section provides a synthesis of the recommendations for continued development of the Malian agribusiness sector. The final report references Annexes which provide detailed supporting information; these include:

- A. CAE Final Monitoring and Evaluation Results
- B. CAE Partners and Beneficiaries
- C. Partners' Fund Contracts
- D. Business Plans Completed
- E. Women-owned Enterprise Business Plans
- F. Business Plans Financed
- G. Attendance at Agricultural Fairs and Shows
- H. CAE Summary Training Table 1999-2003
- I. List of CAE Training Modules
- J. CAE Business Management Participant Trainees

#### **A. Organization and Start-up**

To understand the organization of the CAE project, it is important to note that it was developed as a performance-based contract, with performance management tools incorporated into the contract structure. One of those tools is the option-period structure of the contract, which

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<sup>1</sup> For the purposes of this report, the project and contract are referred to as "CAE," and the SO of USAID/Mali as "SEG."

provided USAID with the choice of canceling or continuing the contract each year. Another is the award fee, which set targets for performance and rewarded achievement of the results targets. To respond to these performance management tools and to produce results, the CAE team had an early focus on logical and functional organization and start-up.

### **A1. The Chemonics Group**

The Chemonics Group as proposed included both Winrock International and Fintrac Inc. on the long-term implementation team. Both subcontractors remained with the project, and performed their expected roles, with home office technical guidance and support integrating into the field team's performance. Winrock contributed a strong on-the-ground presence in Mali, with an understanding of producers group and association needs; its main role in the Group was to provide training and organizational development expertise. Fintrac Inc. provided a market focus, strengthening the market information resources available to agribusinesses, as well as their ability to interpret and respond to that information. Each of the subcontractors in the group provided a long-term team member to the team.

### **A2. Rapid Appraisal Team (RAT)**

Integral to the organization of the CAE project was the deployment of a Rapid Appraisal Team at the very start of the contract. In early fall 1998, Chemonics, Fintrac and Winrock fielded a team of specialists to assess the current status and capacity of Malian agro-entrepreneurs, the policy and institutional environment for the project, and to develop the project strategies and interventions around their findings. This team was responsible for developing an initial report on their findings, and submitting the final strategy as part of the Year 1 workplan for CAE.

### **A3. Start-up**

Chemonics is well known for its strength in starting projects quickly and effectively, and the CAE start-up epitomized this success. Building on our extensive experience, the Field Project Administrator, Jennifer Brinkerhoff-Zengue, traveled to Bamako from the Chemonics home office in July 1998 as a long-term member of the team. As the first of the staff to arrive in Bamako, she was charged with locating office space, furnishings, and other resources; recruiting local staff; and laying the groundwork for implementation to begin.

#### **Kudos for Start-up**

The implementation of this contract to date has been exemplary. The management of start-up logistics, staffing and program initiation has been professional and thorough...The speed and efficiency and professionalism with which the contractor began implementation are exemplary.  
Mali SEG CPR for 1998-1999

By September this process was well advanced and the project had a core staff of well-qualified Malian nationals and expatriates, a serviceable office, and a new identity (Centre AgroEntreprise). The SEG project adopted the CAE name and logo to represent the project with a title meaningful to the business community, and to differentiate it from the USAID Strategic Objective (SO) 2, Sustainable Economic Growth.

Development activities on the project started in August 1998 with a rapid appraisal of agribusiness opportunities by a team composed of long-term project staff, short-term consultants,

and permanent Chemonics personnel. The appraisal led to a sector-wide Year 1 workplan with initial emphasis on the major agribusiness entrepreneurs and on national public and private sector support services, most of which are based in Bamako. By December 1998, the first field trips were being undertaken and plans laid for the extension of the project to the regions during the subsequent quarters of Year 1.

Before the close of 1998 the project was fully established: all permanent staff positions were either filled or recruitment was finalized, all vehicles had been acquired, back-up generators installed, office systems in place, and computer equipment in the process of procurement. The project started 1999 with solid technical and administrative foundations and cordial relations with all its partners, public and private sector.

#### **A4. Structure**

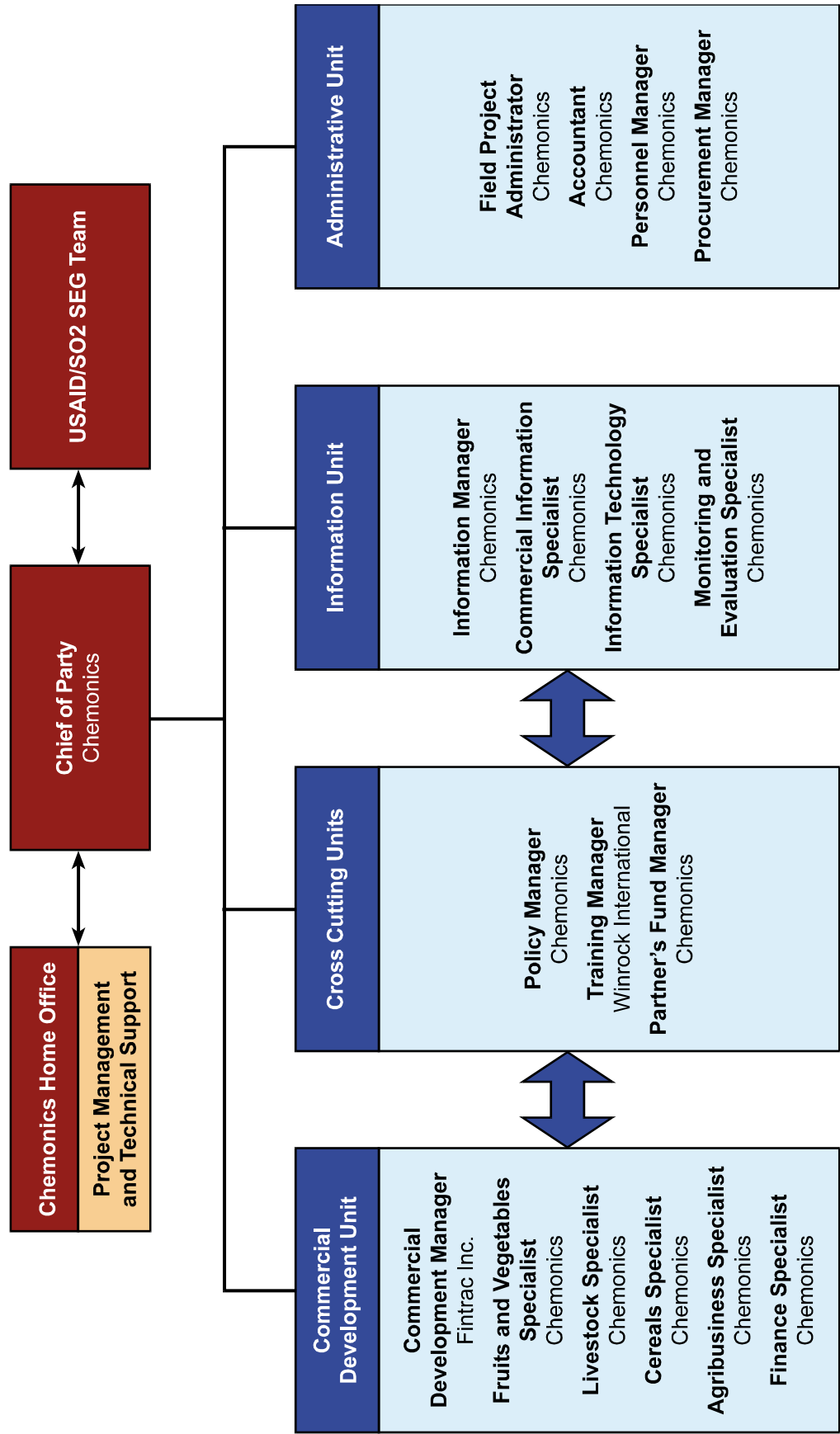
As part of USAID's Sustainable Economic Growth Strategic Objective program, oversight of CAE fell under the responsibility of a Ministry of Agriculture consultative committee chaired by the Minister. CAE's formal status in Mali was that of a technical assistance contract between USAID/Mali and Chemonics International Inc. Regular oversight and guidance was provided by the SO2 team at USAID/Mali.

The structure and staffing of the project evolved over the course of the project. Originally the project was grouped around technical specialties (business management, marketing, processing, etc.), which required excessive coordination and supervision from the chief of party. To increase the efficiency and collaboration in the project, the teams were reorganized into four units: development; information; training/communication; and policy. Administration/finance and the partners' fund play a support role to these technical units. The team's structure is shown in Exhibit I-1 on the following page.

A key element of CAE design was that expatriate personnel would be phased out over the life of the project, leaving only the chief of party in place at the end. As it happened, the project began with six expatriate team members, and ended with three: the chief of party, the field administrator, and the livestock specialist. (Originally the livestock specialist and field administrator positions were scheduled to become local positions; in the end, qualified local candidates were not available for either position, and locally-hired expatriates were identified instead.)

In the development and implementation of project activities, it is the commercial development unit which drove the project's multiple agribusiness development activities (business management, finance, product and market development, quality, etc). The information and communications unit maintained and developed information services for the project as a whole and for Mali's agribusiness sector. At the outset of the project, staff gathered and published, electronically and otherwise, information on market conditions and product technology in the target subsectors. As other sources of information became more widely available in Mali, the information unit refocused its efforts on monitoring the information and results being produced

Exhibit I-1: CAE Team Structure



by the project. It also developed linkages with other information providers in Mali, the region, and worldwide.

Three units served as cross-cutting units, supporting initiatives in both the Information and Agribusiness Development units. The policy unit led and advised the project on institutional relations in the fields of sector policy, trade and public service provision, organizational development in the private sector, lobbying etc. Training and communication, a post that was expanded in the first year in response to the training of trainers strategy adopted by CAE, coordinated project activities in these areas, ensured that they adhere to a coherent training approach, and complied with the highest standards. The Partners Fund was responsive to the needs of both the Information and Communications and Agribusiness Development units.

## **A5. Geographic Focus**

CAE intended to reach the primary agricultural production areas of Mali, including Sikasso, Ségou, Mopti and Koulikoro regions. The original office in the Korofina Nord neighborhood of Bamako provided the center for project operations, with technical staff making frequent and extended trips to the regions to plan, execute and review technical activities.

In 2000, in response to the increasing demand for assistance and training outside of Bamako, CAE made a strategic decision to expand operations through two decentralized offices in Ségou and Sikasso. Each office was equipped with a technical specialist, as well as support staff and equipment, to allow for needs assessments, information dissemination, and support and follow-up on training and technical assistance provided by CAE contractors. In the final year of project activities, as the implementation of new activities slowed and the project placed greater emphasis on communications and information dissemination, the offices were downsized to a technical staff member and driver. The offices were finally closed in May 2003 as the project began the closeout process.

## **B. Purpose, Objectives, and Expected Results**

### **B1. Project Objective**

The Centre AgroEntreprise was a technical assistance project under USAID/Mali's Strategic Objective 2, Sustainable Economic Growth. CAE contributed to the objective by increasing the value-added to products in livestock, cereal, and fruit and vegetable commodity subsectors (*filières*); by improving business management; and by diversifying and improving the quality and marketing of agricultural products. Such improvements led to the increased number, size, and profitability of private agribusinesses in Mali.

#### **CAE Objective**

Increased profitability and sustainability of Malian agro-enterprises

### **B2. Expected Results**

CAE Results, Intermediate Results, and Activities directly support the lower level results of the USAID Mali SEG Strategic Objective. Support is directly evident at the USAID SEG Intermediate Result (IR) level and lower. At the SEG IR level there is complete coherence

between the USAID SEG SO and CAE's strategic choice of a commodity systems or sector approach. The commodity systems chosen by the SEG and CAE programs are almost identical, with the focus on cereals, livestock, and alternative commodities. Within alternative commodities, the CAE focus was primarily on fruits and vegetables. Exhibit I-2 on the following page illustrates the Mission's strategic framework for its Sustainable Economic Growth objective, and the CAE project objective and performance measures; the relationship between the Mission and project objectives can be readily seen.

The CAE program directly supported the USAID SEG intermediate results of processing (USAID SEG IR.2) and trade (USAID SEG IR.3) in cereals, livestock and alternative commodities. Along with a significant training component, the CAE organized its activities around the areas of processing and marketing (trade). At the CAE intermediate result, and with further disaggregation to the CAE activity levels, there existed many interventions that contributed directly to the USAID SEG intermediate results. Annex A provides a summary of CAE results relative to the USAID SEG intermediate results.

## C. Strategy and Approach

### C1. Strategy



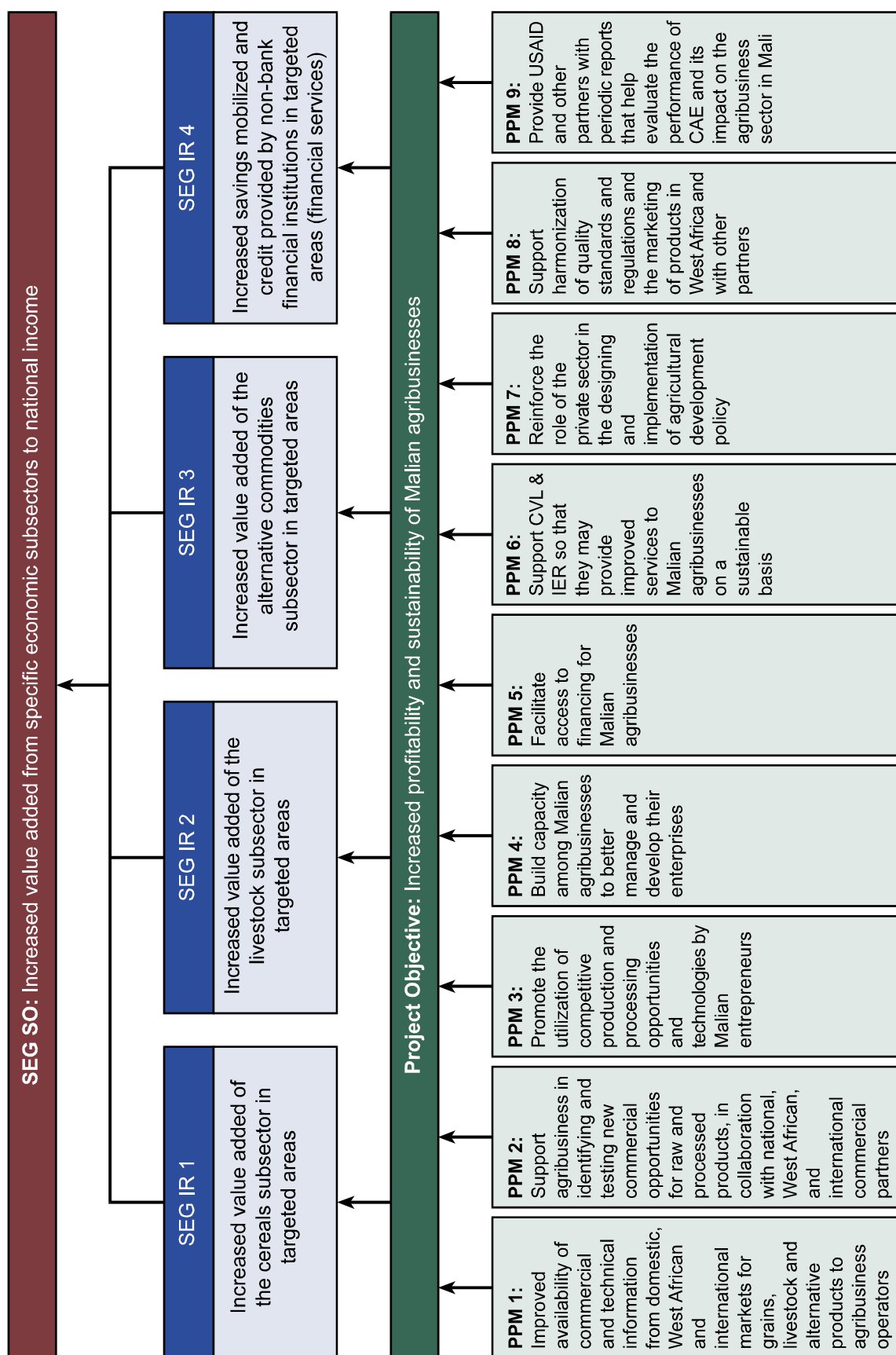
CAE Director presents training certificate

The CAE project represented a departure from traditional USAID/Mali programs that had focused on supporting and strengthening public sector institutions and services. It came at an appropriate time as Mali was in the midst of addressing major reforms as part of the World Bank's structural adjustment program, reforms that included the liberalizing of markets and the development of Mali's private sector. After years of poor economic performance, Mali's central-planning approach was giving way to a more open, market-oriented economic approach. CAE represented an important contribution from USAID in its continuing support for this fundamental and difficult shift in economic policy.

The assumption was that Mali's agribusiness community functioned well enough to provide the framework to promote production, processing, and trade initiatives that would add value to the livestock, cereals, and fruits and vegetable subsectors and increase revenues and incomes for those operating in these sectors. However, it was also recognized at the outset that significant challenges would be faced, particularly Mali's weak socioeconomic base; inadequate and unmaintained infrastructure networks; an economically marginalized private sector due to years of state dominance; and a civil service that retained a statist vision of economic development.

The scope of the task was immense; given the level of project resources and an expected implementation period of five years, it was important to set priorities. CAE's approach focused on markets as the main economic force determining an appropriate product mix; on flexibility and results orientation; on leveraging resources; and on sustainability and building capacity.

Exhibit I-2. Mali SEG Results Framework





Capacity building to ensure sustainability was a central element in SEG program strategy and was considered the cornerstone of CAE efforts. No one was under any illusions: CAE implementation would only be one of many steps required to develop Mali's agribusiness sector into a major economic force driving commercial agricultural development. For efforts to carry on in the future, key Malian actors in the sector would have to have the capacity to mobilize local human and financial resources. This concept was effectively captured in USAID/Mali's slogan: "More Mali, Less Aid."

CAE deployed local human resources to the extent possible in designing and implementing its programs: roughly 70 percent of CAE senior technical and managerial staff were Malian, as were all mid-level and junior staff. CAE also cultivated its role as a facilitator, assuming some of the risks and encouraging clients and local service providers to take initiatives and be proactive. Efforts to strengthen the business and management capacity of institutions such as the Chamber of Agriculture and regional development organizations—Office du Niger, (ON) Operation Rice Ségou (ORS), and the Institute for Rural Economy (IER), which is the national agricultural research institute—helped to improve provision of services to the agribusiness sector, while at the same increasing their own revenues. Building local capacity was an overarching theme and provided the operational context for virtually all of CAE programs and activities.

Building a sustainable agribusiness sector, capable of embracing a wide spectrum of agriculture-based products and value-added processing and marketing techniques, required efforts to greatly enlarge its client base. CAE could not focus its attention only on the few "old games in town"; it needed to identify some new ones. Moreover, to be sustainable, efforts had to not only provide technical improvements to and strengthen business and management skills of agro-entrepreneurs, but also strengthen the agribusiness service and support sector, an indispensable element in providing a conducive environment for the development and evolution of a formal agribusiness sector. It was also realized early on that the initial strategy of staffing the project with just cross-cutting program specialists would not provide the technical expertise and vision necessary. CAE was not simply faced with the challenge of strengthening Mali's agribusiness sector, but the reality of having to build one.

The need to cast the net wide, while remaining focused on sustainability, forged a program based on commodity specific business development implemented, to the extent possible, by Malian agro-entrepreneurs and private sector business development and technical support organizations. The public sector played a key role in extension and technology adaptation, and provided services essential for the development of regulatory guidelines related to product norms and standards. The cornerstone of this program was, for all CAE partners, building capacity.

## **C2. Approach**

CAE staff quickly learned that Mali's "formal" agribusiness export community was very small and from a business standpoint, very fragile; informal business practices in fact dominate the sector. Rare were examples of contract-based commercial agreements linking Malian exporters to their importing partners. Those situations that appeared successful were generally longstanding relationships, regulated by mutual consent. It was clear that to build a viable,

dynamic agribusiness sector CAE would have to cast its net wide in search of emerging agro-entrepreneurs.

An analysis was conducted of Mali's competitive advantages regionally and internationally in production, processing and marketing of agricultural products. CAE technical managers wanted to allocate resources in line with the general rule: "do better what is already being done well." Due to the importance of expanding export trade, both in terms of generating foreign exchange earnings and taking advantage of the incentives value-added, export demand provide for improving business capacity, programs initially focused on better quality rice, livestock, and mangoes. During the course of field and market assessments undertaken during the first year of implementation, potatoes and shallots were added to the list. (Karité was considered, but due to its rather unique market niche and sophisticated technical and chemical composition requirements, CAE concluded that the development of this commodity would likely require a comprehensive, sector wide, development effort. Consequently, karité was not considered a priority commodity.)

The project achieved results and reached its objective by providing services to agribusiness firms, associations, and support services, namely:

1. Providing training and technical assistance to agribusiness firms, associations and support services to increase the sales and enhance the commercial value of their products and improve the financial performance of their operations.
2. Increasing the availability of appropriate and timely information regarding the processing, packaging, and marketing of agricultural products.
3. Improving the economic environment within which the agribusiness sector operates by strengthening the private sector's role in government and regional trade policy and regulation decisions.

In the Malian context, where so much basic development work needs to be done, CAE faced a serious risk of dispersal of effort. Early in the first year, the project therefore adopted a highly targeted approach which focused on:

1. Adding value post-harvest to specific agricultural produce through processing, marketing, and business management; there is little involvement in farm-level production except where this is directly linked to concrete market opportunities, such as green beans and fattening (but not raising) of cattle
2. Market-led and demand driven activities, in preference to supply-based, production-oriented interventions
3. Specific products within the target subsectors (e.g. high grade rice, corn products, dried mangoes)

4. Developing carefully selected opportunities for better processing and marketing that produce direct, measurable benefits to Malian agribusiness
5. Partnerships with private sector operators and their associations
6. Building competitiveness of businesses and subsectors by enhancing enterprise profitability and association strengthening

In planning project activities and specific interventions, the project conferred with members of the SEG team at USAID/Mali to ensure consistency with their in-depth knowledge of the sectors during the long history of USAID's involvement in Malian agriculture.

## **D. Inputs and Resources**

### **D1. Resources**

The project had three office locations, in Bamako, Ségou, and Sikasso. The Bamako office was located in a two-story converted residence in the Korofina Nord neighborhood that provided good accommodation for 20 staff members; a training/conference room for 40-50 people; an information technology training/Internet access/library room with four computers ready for immediate access by project clients; and two more smaller meeting rooms. There was a canteen, with both indoor and outdoor accommodation to provide convenient and quick lunches for staff, a covered parking area for the project vehicles, and a separate site parking for up to 20 visitor vehicles.

In Ségou and Sikasso, project offices were also set up in converted residences: two small one-story houses were equipped with Internet connections and generators and computer equipment. It is important to note that expansion of the Internet was a key factor in the feasibility of managing remote offices in Mali: technicians were able to coordinate and consult with their colleagues hundreds of kilometers away via email.

While the project inherited most of the office furniture, some computers, and vehicles from the APEX project, CAE also had a budget to replace obsolete equipment and purchase certain items of particular importance to the project implementation. In particular, the project installed an inverter system in the Bamako office. The inverter served as a power source for the computer systems during frequent power outages in Bamako, and also funneled the generator power when needed, protecting the computers from spikes of electricity common to generators.

### **D2. Partners' Fund**

In the original design of the CAE, a Partners' Fund of \$2.3 million was designated from the CAE general budget. The Partners' Fund provided the project with a pool from which to subcontract activities, either with local or expatriate partners. Once on the ground, however, the team found that the volume of subcontracting was lower than originally expected, due to a larger number of independent consultants than companies performing the assignments. Therefore, the team revisited the programming of the Partners' Fund in light of the expected use for the life of the project, increasing the relative level of local short-term consultancies to the local subcontracting.

Considerable work also went into preparing a procedures manual for subcontracting under the Partners' Fund. Based on USAID regulations and procedures, as well as Chemonics' own practices and experience, it provides a transparent and accountable mechanism for disbursing funds to subcontractors. Annex C provides a list of contracts under the Partners' Fund.

### **D3. Financial Management**

The CAE contract was originally written for \$15,003,501, with the contract funds divided between six Contract Line Item Numbers (CLINs). These six CLINs were organized thematically around the project activity areas, and included:

CLIN 001	Agribusiness Development Services
CLIN 002	Information and Communication
CLIN 003	Policy and Regulatory Reform
CLIN 004	Monitoring and Evaluation
CLIN 005	Equipment, Vehicles and Freight
CLIN 006	Participant Training

In January 2003, the total value of the contract was increased by \$250,000, for a total contract value of \$15,253,501. The additional \$250,000 was provided for an expanded communications campaign by CAE, sharing with other agribusinesses the successes achieved by CAE clients. Exhibit I-3 on the next page shows the actual use of project funds by CLIN and by year, with a total of the amount utilized by September 30, 2003.

Chemonics managed CAE finances in close collaboration with the field team. While the team monitored local expenditures and reported monthly expenses to the home office, the Washington office consolidated those expenses by CLIN and was responsible for the invoicing to USAID.

Exhibit I-3 on page I-12 demonstrates the patterns of spending which reflect the development and phasing of project activities. In CLIN 1, there is a significant buildup from Year 1 through to Year 3, where technical assistance and subcontracting activities peaked, and tapering off during Years 4 and 5 as the project moved towards dissemination of successful approaches and tools, and away from implementation of new activities.

Similarly, in CLIN 2, where an expatriate led the Information and Communications Unit during its first year, there is a significantly higher expense in Year 1. Relatively, expenses remained somewhat flat for the rest of the project period. In Year 5, although expenses are lower than previous years, they are higher than might be expected for a closeout year. That is due to the increased emphasis on communications in Year 5.

Overall, the budget shows a strong initial investment in project startup in Year 1, particularly with spending of over 50 percent of the Equipment, Vehicles and Freight budget in the first year. In Years 2 and 3, spending continues to be strong, showing the use of short-term technical assistance (STTA) and subcontracting to improve the operating environment for agribusinesses in Mali. Finally, Years 4 and 5 demonstrate a switch over to information and best practices dissemination activities, with a corresponding reduction in expenses as less STTA and subcontracts are used.

### Exhibit I-3: CAE Expenditures by Year and CLIN

CLINs	Categories	Contract Budget as of Modification 11	Year 1	Year 2	Year 3	Year 4	Year 5	Actual Expenditures as of September 30, 2003
001	Agribusiness Development Services	\$12,138,774	\$2,900,253.4	\$2,725,951.87	\$3,344,915.47	\$1,590,638.02	\$1,363,671.95	\$11,925,430.71
002	Information and Communication	\$1,182,996	\$337,459.24	\$211,178.03	\$243,460.7	\$206,696.82	\$183,180.40	\$1,181,975.19
003	Policy and Regulatory Reform	\$507,694	\$92,186.48	\$104,504.72	\$79,854.66	\$89,770.69	\$136,087.62	\$502,404.17
004	Monitoring and Evaluation	\$266,535	\$68,864.25	\$54,519.51	\$12,834.01	\$26,657.81	\$113,444.80	\$276,320.38
005	Equipment, Vehicles and Freight	\$937,662	\$538,118.68	\$187,989.28	\$180,388.37	\$7,977.36	\$(14,939.14)	\$899,534.55
006	Participant Training	\$219,840	\$52,397.58	\$92,988.93	\$43,542.58	\$27,927.27	\$11,967.03	\$228,823.39
Total		\$15,253,501	\$3,989,279.63	\$3,377,132.34	\$3,904,995.79	\$1,949,667.97	\$1,793,412.66	\$15,014,488.39

## SECTION II

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### Results and Impacts

#### A. Introduction

Mali's poorly developed formal private sector is a major constraint on the country's transition from central economic planning to a free-market economy. Sustainable, private sector economic growth is a strategic objective of the United States Agency for International Development (USAID) in Mali, and in the agribusiness sector specifically, USAID looked to the Chemonics Group to contribute through:

- Increased processing of cereals, livestock, and alternative products in target areas (USAID SEG IR 2)
- Increased marketing of cereals, livestock, and alternative products in target areas (USAID SEG IR 3)

Chemonics responded with a comprehensive agribusiness development program delivered by the Centre AgroEntreprise. The CAE directed efforts toward those agribusinesses in which Mali has an established or a potential competitive advantage. Associated public policies and institutions received CAE training to raise the quality of services provided, as well as raise awareness of client business needs. Women were mainstreamed into most aspects of project activities because of their important role in the production, processing, and marketing of agricultural products.

CAE aimed to strengthen the business capacities of agro-entrepreneurs by achieving these results over the life of project (see Project Performance Measures, PPMs, further detailed in Annex A):

- Improved availability of commercial and technical information from domestic, West African, and international markets for grains, livestock, and alternative products to agribusiness operators (PPM 1)
- More agribusiness operators identifying and testing new commercial opportunities for raw and processed products, in collaboration with national, West African, and international commercial partners (PPM2)
- Wider utilization of competitive production and processing opportunities and technologies by Malian entrepreneurs (PPM 3)
- Enhanced capacity among Malian agribusinesses to manage and develop their enterprises (PPM 4)
- Greater access to financing for Malian agribusinesses (PPM 5)

CAE training for agribusiness institutions and policy development focused on obtaining these results:

- Support for key public and private institutions to provide quality services to agro-entrepreneurs on a sustainable basis, in particular the Central Veterinary Laboratory and Institute of Rural Economy (PPM 6)

- Reinforced role for the private sector in the design and implementation of agricultural development policy (PPM 7)
- Harmonization of quality standards and regulations, and the marketing of products in West Africa and with other partners (PPM 8)

Given the fundamental structural and functional weaknesses of Mali's formal agribusiness sector, the significant results and impacts generated by CAE, which are presented in this section, are just a beginning. They represent a foundation upon which Mali's agribusinesses sector can continue to advance its commercial development. We recommend that future efforts should focus on strengthening:

- Formal business skills of Malian entrepreneurs
- Functional linkages between commercial production and marketing enterprises
- Contract-based negotiations between Malian exporters and client importers
- Coherent and transparent legislative and regulatory environments for domestic and regional trade

## **B. Strengthening the Business Capacity of Malian Agro-Entrepreneurs**

### **B1. Improved Access to and Ability to use Current Commercial Price and Technical Information**

#### **Commercial Price Information**

Market (commercial) price information is a critical factor in timing harvest sales: it is not surprising that poor access to timely market information is a major limitation on Mali's commercial agribusiness development. Most Malian agro-entrepreneurs have their own informal ways of accessing commercial market information; these systems are not terribly useful for forecasting or future planning, nor for promoting competition in commodity markets. CAE aimed to convince private operators of the advantages of using public-domain market price information networks.



CAE shallot storehouse, Foabougou

The effort has benefited from significant USAID financial and technical support over the past six years. Thanks to market liberalization programs, resources exist in certain commodity sectors, such as coarse cereal grains, to develop functional information systems<sup>1</sup> for major domestic and regional markets. In recent years this system<sup>2</sup> has been decentralized and expanded to cover other commodities. CAE efforts consisted

<sup>1</sup> Market Information System, SIM Project, was established to help reorganize and liberalize the cereals market.

<sup>2</sup> PASIDMA project, in collaboration with the Chamber of Agriculture, established a decentralized market information system, OMA, to provide market price information for major domestic and regional markets and major agricultural commodities

of ensuring that its clients, who were major operators in the cereal sector, were aware of the existence of this information and that it was readily available to them. CAE also provided resources to collect and disseminate price information for client producers of potatoes, shallots, and livestock.

CAE designed an improved post-harvest marketing strategy for potato and shallot producer-clients that relied on provision of timely market information. With this information, producers could make investments in appropriate warehouse facilities that would enable producers to store their harvests while minimizing losses, taking advantage of increases in market prices in the months following harvest.

**Shallots.** The market price network Observatoire du Marché Agricole (OMA) was contracted to provide price and supply information on shallots to major domestic consumer markets using Mali's rural radio network. This information was a critical element in enabling a group of 133 women in Foabougou, Office du Niger (ON), to effectively manage a 100-ton storehouse, designed and built with CAE funding. The success of such a large group of women got the attention of several local lending institutions; as a result, the Fédération de Caisses Rurales et Mutualistes du Delta (FCRMD) has provided the group with a \$20,000 annual line of credit over the past two years to finance production and marketing activities.

**Potatoes.** A similar post-harvest conservation marketing strategy was developed and implemented in collaboration with a local private voluntary organization (PVO), Association Malienne d'Assistance Technique Villageois (AMATEVI), and the Association of Potato Producers of Sikasso. CAE and OMA organized dissemination of price information from major producing areas, notably Sikasso and Kati, as well as from major consumer markets, such as Kayes, Sikasso, Mopti, Timbuktu, and Gao. The diffusion of this price information by rural radio networks greatly assisted producers in programming their sales and maximizing their profit margins.

**Mangoes.** CAE's program to promote mango exports focused on improving exporters' access to commercial price information. CAE engaged the services of a fruit and vegetable marketing specialist to monitor Rungis, France's largest fruit and vegetable import market, and to provide market information that would enable Malian exporters to better program air shipments, a factor that significantly improved coordinating supply and demand and stabilized prices for Malian exporters.



18-ton shallot storehouse FCRMD

#### Impact of Foabougou Shallot Storehouse

Following the success of CAE's storage/marketing activities at Foabougou, the FCRMD requested and was accorded \$200,000 in Dutch development credit to construct 25 18-ton storehouses, according to the CAE design, in the Office du Niger zone.

In less than two years the storage capacity for fresh shallots in the Office du Niger has increased by more than 450 tons.





CAE potato storehouse, Bogotière



#### **Impact of Commercial Price Information on Potato Producer Profitability**

The diffusion of price information for potato producers was so effective that middlemen and women involved in village collection and retail sales in Sikasso and Kati complained that their profit margins were becoming squeezed because producers knew current market prices and were becoming more “difficult” negotiators.

to benefits realized was of particular concern to CAE. Feasibility studies were therefore commissioned for specific types of investments in key agricultural commodity sectors, to determine sound technical and financial parameters in evaluating potential investment opportunities.

CAE completed a detailed feasibility study for the creation of an industrial-scale animal feed mill, based on an assessment of domestic and regional feed market opportunities. This study examined the technical considerations in plant construction, domestic and regional demand for blended feeds, logistic and marketing constraints, competition, and available raw material supplies. Numerous promoters used the study to develop their own project-specific feed mill business plans, later submitted to local and regional financial institutions. One large industrial scale operation recently completed financial negotiations.

## **Commercial Technical Information**

In Mali, as elsewhere, the decision to create a new agribusiness or to expand an existing one requires access to technical information that factors in specific local market conditions. Without tailored technical information, promoters cannot adequately formulate business plans, feasibility studies, or other project planning analyses. CAE allocated considerable resources to help agribusiness promoters obtain the best and most appropriate technical information to support their business development decision-making. Initially, the project established a cybercafe and trained users in the Internet so that they could search for and identify appropriate equipment suppliers and manufacturers, and technical service providers. Later these services were modified to encourage the use of private cybercafes that were being created in several of Mali’s major cities. In addition to providing communication services for its clientele, CAE also established a Web site, visited more than 12,000 times since its inception, to promote and diffuse technical and commercial information on Mali’s agribusiness sector.

Commercial technical information brings awareness of what investments are available to improve the efficiency and productivity of agribusinesses. However, cost-benefit analysis must also be part of the investment decision, and the ratio of costs of technical improvements

Similarly, CAE commissioned a feasibility study for a dried mango production facility with technical and financial experts from Centre International de Recherche Agronomique pour le Développement (CIRAD). This study provided the design for an entrepreneur to develop a business plan, which was submitted to a local bank for financing; it was judged technically and financially feasible, and the entrepreneur received a \$220,000 loan.



Feasibility and marketing studies, however, represented a very small part of CAE's communication and information program. Most commercial technical information was disseminated using print, audio, and video materials developed and produced under the supervision of CAE technical staff and CAE's communication coordinator, generally in collaboration with technical field partners and national extension services. Due to the high rate of illiteracy in Mali's fledgling agribusiness sector, and the need to communicate with and inform Mali's vast agricultural production sector where illiteracy rates are estimated at more than 70 percent, a major effort was made to produce audio and visual media in local languages. The preferred method of audio diffusion was Mali's extensive network of rural radio stations. In addition, audio and video material was provided to regional extension services to enable village-level presentations and on-site demonstrations. These featured major technical and commercial themes such as improved production, storage, and marketing practices for agricultural commodities such as rice, millet, sorghum, shallots, potatoes, mangoes, livestock, and livestock feed.

The majority of media products debuted during the last three years of CAE activities, following an initial period of field analysis, trials, and demonstrations to ensure that their content was practical and would produce beneficial results for target groups. More than a dozen media products in several local languages and in French were made for the cereal, fruit, vegetable, and livestock feed sectors. Brief broadcast spots covering one major theme were presented in a way to capture audience attention, and frequently re-broadcasted during specific periods to encourage listeners to seek additional information, and advising them where such information could be found.

#### **Financing Completed**

The African Society of Animal Nutrition (SANA) is the second industrial-scale animal feed mill to be established in Mali during the past two years. This project, which represents an investment of approximately \$3 million, is projected to have an annual capacity of 100,000 tons and will be located in Fana, approximately 100 kilometers from Bamako, on the Bamako - Ségou highway.

In March 2001, The West African Development Bank (WADB) sent a team to Mali to evaluate the feasibility study commissioned by the SANA group. CAE staff spent several days discussing a range of technical and financial issues and sharing the feasibility study with the WADB team. Several months following these meetings the WADB decided to finance part of the proposed capital investment. In April 2003, a credit/guarantee agreement was finalized among The African Solidarity Fund (FSA), the SANA, the WADB, and a group of local banks, completing the necessary financing. Following the signing ceremony, the promoter personally thanked CAE for its technical advice and support, which he considered key in completing financial negotiations. Construction of the new plant in Fana is expected to begin shortly.



CAE's improved conservation technique using crates and ventilated storage

**Impact of Technical Broadcasts  
on Adoption of Potato Conservation  
and Marketing Practices**

In one village, Sabénébougou, producers built 300 storage cases and reduced storage losses by 50 percent.

Six additional villages have begun producing potatoes using storage and marketing techniques proposed by CAE, more than doubling their usual income from traditional sweet potato production.



Technical assistance and hands-on demonstrations complemented audio and video materials

Longer, more technically-oriented programs were also produced, frequently in collaboration with technical field partners and/or national extension service personnel. These broadcasts covered one or two technical concepts in some depth, or illustrated a process designed to improve the post-harvest handling and marketing of specific commodities to increase product quality and profitability.

CAE financed more than 50 nationally-televised broadcasts in French and local languages concerning mango production: fruit fly control, collection, conditioning, and packing for export. CAE also sponsored more than 50 television and 20 radio broadcasts pertaining to potato and shallot post-harvest conditioning and marketing, and the processing and marketing of quality rice for domestic and export markets. In collaboration with USAID and national extension and regulatory services, more than 20 television and 80 radio broadcasts in local languages were organized by CAE on the subject of improved livestock and poultry feeds.

Printed materials also figured prominently in CAE's communication and information program. These efforts were designed to increase access to current technical, business development, and export market information relevant to specific commodity sectors in Mali (rice, mangoes, and animal nutrition).<sup>3</sup> Topics included production, harvesting, post-harvest handling, storage, processing, quality, and marketing. Animal nutrition material focused on practical techniques to better manage feeding programs and control production costs; it is interesting to note that the University of Mali is now using the animal nutrition material in its animal husbandry courses. CAE also issued a special bulletin dedicated to a general presentation of the West African Monetary

<sup>3</sup> The main discussion of training materials developed for both trainers and agribusiness promoters is presented in subsection B4, "Agro-entrepreneurs Better Manage their Businesses and Can Access Financing," page II-25.



Union (UMEOA), its organization and regulations pertaining to regional commerce, including customs, taxes and investment. Print materials were distributed to ministries, institutional partners, research centers, embassies, banks, international organizations and institutions, agro-entrepreneurs, individuals and collectives (associations/cooperatives), visitors to CAE and requesters via the Web site.

#### **Commercial Contact via Internet for Zantiébougou**

A Spanish company, Kumba–Eslas, specializing in the production of karité-based cosmetic products, contacted CAE following a visit to the *Agromali* web site. They wanted assistance in identifying suppliers of traditionally processed “beurre de karité,” preferably village associations.

Following tentative approval by the Company, CAE made contact with the Women’s Group of Zantiébougou, well known for their production and commercialization of beurre de karité.

CAE facilitated contact between the two parties regarding negotiations concerning price and commercial guarantees - roles and responsibilities concerning product quality and sale conditions. CAE also helped the Group to estimate costs and quality norms and standards that were later sent to the Spanish importer who responded with a written demand, indicating sale conditions. CAE also sponsored a trip to Burkina Faso to view improved processing techniques. The Women’s Group accepted, and a test shipment of 100 kg was dispatched to Spain.

Kumba–Eslas was satisfied and proposed a standing order of 500 kg monthly. The Women’s Group now has the chance to develop a partnership with a European client that, according to the conditions stipulated in the proposed contract, could increase their present annual income by more than 4 times. Moreover, it provides an opportunity to secure their niche market and over time to expand and improve the quality of their product and possibly expand into other markets.



Test shipment of "beurre de karité" to Koumba-Eslas in Spain



Technical information publications



#### **Diffusion of Conservation Techniques Promote Potato Production in Ndebougou, Office du Niger (ON)**

Following diffusion of a technical program on potato conservation on national television, 5 villages visited CAE in Sikasso and requested on-site presentations with ON and CAE staff. Subsequently producers, including more than 200 women, created a cooperative of potato producers for the area. The cooperative requested an additional 1,500 hectares from ON for potato production in the 2002-2003 season. Producers were able to pay water, seed, and fertilizer costs without resorting to selling at low post-harvest prices. The new cooperative trained and provided inputs for a nearby village, Ndobougou, which then joined the cooperative.

#### **Sample Results: Improved Access & Ability to use Current Commercial & Technical Information**

<b>Indicator</b>	<b>Total Targets Years 1-5</b>	<b>Total Results Years 1-5</b>	<b>Total Results as a % of Total Targets</b>	<b>Final Notes</b>
Tons of potatoes sold	3,300	7,131	216%	Information campaigns regarding improved production and conservation techniques resulted in total sales that greatly exceeded the estimations of CAE
Number of exporters using price bulletins	44	44	100%	
Number of technical bulletins	9	9	100%	
Number of web site visitors	42,000	144,002	343%	From the beginning the web site has been known as presenting dynamic view of Mali's agro-business sector. The demand for quality technical and commercial agro-business information was underestimated by CAE.

## B2. Agro-entrepreneurs Identify and Test New Commercial Opportunities

CAE designed activities to strengthen the capacity of agro-entrepreneurs to effectively evaluate and respond to domestic and/or export market demand. Agro-entrepreneurs received technical and financial resources to identify, acquire, and use new or improved production and processing technologies, and product promotion and marketing techniques, within the context of tests or demonstrations, and in connection with specific market opportunities. Since the success of these tests and demonstrations would be determined by their profitability, exporters had to be able to monitor and quantitatively assess profits during the course of implementation. However, the vast majority of agro-entrepreneurs, whether individual or collective, do not manage their operations according to formal business practices; to conduct a test or demonstration therefore required, in addition to the application of improved technical and commercial practices, more effective procedures to monitor and manage business affairs. The CAE's objective was to demonstrate better management practices and progressively encourage agro-entrepreneurs to adopt them as the best way to ensure business growth.



Mango brand "Dogon" developed by CAE and mango exporters to promote Malian mangoes in the European market

### B2a. Mangoes

Mangoes are a traditional Malian export, yet significant structural and organizational constraints in this sector exist. These include poor vertical integration between production and marketing-export activities; inadequate coordination and collaboration among mango exporters; a limited and poorly developed infrastructure network; poor export promotion, particularly in major export markets; and chronic under-financing of seasonal export operations. CAE demonstrated to a group of major mango exporters that new markets (United Kingdom) could be penetrated if there were better control over product quality, packaging, and organization of shipments, and more reliable shipping could be secured (test shipments by sea demonstrated that more cost effective, alternative systems of transport than airfreight could widen the competitive window of opportunity for Malian mangoes in certain European markets). These efforts were combined in a program oriented toward developing a



Container loaded with boxes of mangoes for sea shipment

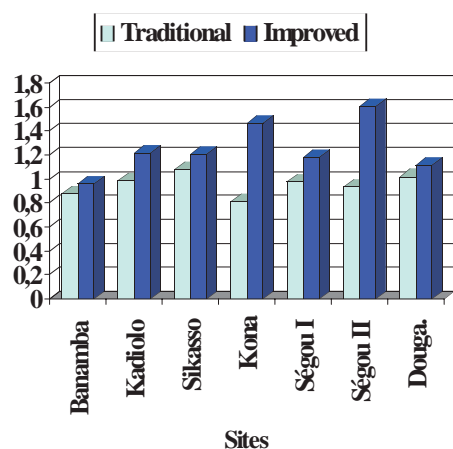
Malian trademark, “DOGON,” for quality mangoes, to facilitate future product promotion in a range of competitive export markets.

A number of potential North African markets for Malian mangoes were also examined, particularly Morocco and Egypt. However, excessively high transport costs (low transport capacity on Royal Air Morocco) and plant disease problems (fruit fly)<sup>4</sup> make exports to these markets impossible at the present time. Other new markets appear promising when local mangoes are not available, particularly Mauritania and Senegal. In general, the future development of this commodity sector will depend on exploiting maritime shipping to supply European markets, except for small windows of opportunity early and late in the season when prices justify air shipment.

These efforts will likely involve the creation of joint ventures with Malian producers and exporters from Ivory Coast and/or Senegal who have developed the marketing contacts, have an efficient export infrastructure, and can access financing. A recent Senegalese and Ivorian trade mission, sponsored by CAE, indicated an interest in export opportunities for Malian mangoes, particularly building on existing partnerships such as an Ivorian-Malian company in Sikasso.

## B2b. Livestock and Commercial Feeds

Limits posed on production by nutritional constraints indicated that a market-driven commercial animal feed sector was the short-term priority for CAE’s livestock program. This was considered the best approach to achieve sustainable increases in value added in both animal product and feed raw material markets.



Demonstration feed trials—  
average daily gains (kg/d)

feeding trials—in the use of complete, nutritionally balanced feeds and in basic techniques to better manage production costs. Producers quickly recognized that they frequently fed their stock

A strong demand exists for livestock feeds. However, livestock producers have limited experience in the use of balanced rations and in controlling production costs. Moreover, feedlot operators pay little attention to managing fattening regimes based on specific market demand. This becomes an increasingly important factor when feed costs rise as a percentage of overall production expense, which occurs when the use of commercially-blended feeds increases.

Consequently, efforts focused initially on feed users, and on identifying the characteristics and structure of the demand for commercial livestock feeds. More than 300 producers in the regions of Bamako, Koulikoro, Ségou, Mopti, and Sikasso were trained—through formal classroom sessions and participation in demonstration

<sup>4</sup> CAE financed an applied research program in collaboration with CIRAD. This program intended to identify the major fruit fly species infesting principal zones of production, estimate the intensity of infestation, and propose control procedures.





Sayon, right, with two technicians

too much expensive, protein-rich concentrates and inadequate quantities of forage, which was also of generally very poor quality.

Rarely did feedlot operators monitor or manage production costs or know their profit margins. CAE conducted two 90-day cycles of feedlot trials, comparing the results of improved feeding practices against those of traditional practices. The improved practice consisted of a maize-based concentrate supplemented with forage, while the traditional practice used cotton seed cake and forage. The results clearly demonstrated to producers that total gains could be achieved in 60-65 days, rather than the usual 90 days, and that animals fed balanced rations were better finished than those fed traditionally.

For those producers who participated in demonstration trials, the advantages of using balanced, commercial feeds were clear. Those who did not participate in demonstrations had access to the results through national television broadcasts as well as programs on Mali's extensive rural radio network. The questions were where to buy such feeds, and at what price. Feed producers became the next focus of efforts.

Estimated total demand for high-quality commercial animal feeds is estimated between 100,000 to 600,000 tons per year; real demand is most likely towards the lower end of this range, and highly price-dependent. To meet this demand CAE solicited interest from private commercial feed producers in the regions of Ségou and Sikasso to produce and market, initially under CAE

### Successful Market-driven Production

COPRAAV is a small animal feed production business in Ségou with long experience in producing blended feeds for poultry and more recently for large and small ruminants. Feeding trials organized by CAE to demonstrate the productivity gains from the use of balanced, quality blended feeds stimulated considerable interest on the part of livestock producers. This increased demand for targeted production feeds provided an opportunity for COPRAAV to capture additional market share through the introduction of a new, maize-based fattening ration for cattle and small ruminants.

Sayon Samaké, owner-operator of COPRAAV, states: "I really had no clear plan of how to develop COPRAAV. I needed not only technical assistance, but also advice on business management and financing, and thankfully CAE came to the rescue. Not only did they help me formulate a new feed and establish a system for quality control, but they also helped me develop a marketing and sales program and an investment strategy. We began these activities in January 2002, and by April my total sales had more than doubled!

"The new feed, greatly appreciated by my clients, also more than doubled the sales of my traditional feed products as a result of new retail outlets opened in Sikasso and Bamako, as well as promoting initial exports to Burkina Faso and Mauritania. Clients also began demanding that I begin producing a feed concentrate for milk production.

"To enable me to profit from these new market opportunities, I am re-investing most of my increased profits in the purchase of additional raw materials to produce more and better feeds. Also CAE is helping me develop a feasibility study to increase the size of my business, improve management, and promote relations with several possible financial institutions. I hope that the partnership between COOPRAV and CAE can continue."



and IER supervision, a feed formulated for cattle and small ruminant fattening. Only one feed producer was considered to have the capacity to undertake the market test and, if successful,



New feed produced by COPRAAV-CAE (note label)

continue feed production. COPRAAV, Compagnie de Production d'Aliment Volaille, located in Ségou, was selected to implement the market test in January 2002, with the production of a maize-based fattening ration. To date COPRAAV has produced more than 360 tons, which represents, according to field surveys carried out with producers using this feed, approximately 1,500 head of cattle and 5,000 head of sheep fattened. Moreover, the marketing campaign for the introduction of this new feed put COPRAAV on the map, more than doubling its overall sales for all products.

Ultimately, the market for finished animals and animal products determines the demand for commercial livestock feeds, and whether improved feeding management practices are adopted. CAE supported a range of activities to promote the sale of quality animals in major domestic markets: development of marketing plans with several major feedlot cooperatives; diversification of export markets and livestock products (export tests to Ghana, Senegal); and a review of bilateral export agreements between Mali and its major regional trading partners.

This review resulted in a major diplomatic mission to Benin, Togo, Ghana, Senegal, and Ivory Coast to promote regional trade in livestock and livestock products, which culminated in a regional forum sponsored by The Ministry of Agriculture, Livestock, and Fishing and USAID. Held in Bamako in June 2003, this forum sought to encourage a new dynamic for regional trade in livestock products; USAID will monitor its results and impact.

## **B2c. Cereals: Rice and Maize**

CAE interventions in the cereals sector focused on providing a better quality product and on increasing supplies of processed products for domestic and, possibly, regional markets, where demand is constantly increasing.

The basic strategy for rice was to sell better quality products for higher prices in selected markets by increasing milling yields of a higher-valued finished product. Higher value could be achieved through the adoption of improved milling technologies, improvement in packaging and labeling, and development of viable medium and large milling businesses. For maize, the strategy was to increase the sales of better quality products for higher prices through improved processing of maize flour, improved shelf-life (less loss), improved packaging and market promotion of finished products, and identifying new markets and strengthening management skills.

**Rice.** Four sites in the Office du Niger were identified based on an evaluation of the capacity of local processors to effectively utilize improved rice processing equipment. Equipment was tested to determine whether it could produce a good quality, homogenous finished product in a way that could be managed by local processors, technically and from a cost perspective, for local markets. The higher quality product would also be used to determine whether export opportunities in subregional markets existed for high quality Malian rice.

With CAE support, a new trademark, “Etoile du Delta,” was created for high quality rice processed and marketed by CAE-supported millers in the domestic marketing test. More than 450 tons of quality rice were produced by these units over a two-year period, for an annual demand estimated at more than 10,000 tons nationally and more than 900,000 tons regionally. This rice was greatly appreciated in local (Bamako) markets, and limited quantities were exported to Mauritania. However, it should be noted that a CAE survey of regional markets (Ouagadougou, Bobo Dioulasso, Bouaké, Abidjan, Dakar) indicated that quality Malian rice was not competitive due to the importation of subsidized Asian varieties. Competitiveness suffered primarily due to the higher price for a comparable Malian product, as well as “perceived costs” associated with uncertainties regarding regularity of supplies and the total quantities available for export.

CAE’s impact on increasing rice processing in the Office du Niger extended far beyond the four sponsored demonstration sites. Over the past three years, three CAE-supported processing units produced approximately 5,400 tons of an average quality rice, while other small processing units in the same zone that purchased CAE’s recommended equipment package produced about 12,700 tons. Grand Distributeur Céréaliier du Mali (GDCM), an industrial-scale processor that benefited from CAE technical and business development aid, produced more than 18,000 tons.

Results on sustained improvements in rice quality were mixed. The equipment packages recommended by CAE demonstrated their capacity to produce a superior quality rice product under local conditions. Marketing tests clearly demonstrated that local demand for such a product exists. The 450 tons of Etoile du Delta rice produced over a two-year test period were readily sold at margins considerably higher than for average-quality rice. However, despite these positive factors, processors were not willing to continue routine production.

In fact, processors were reluctant to invest time and money to specialize their operations for the production of a high-quality product. They viewed such a move as risky, placing themselves at the mercy of an unknown clientele. Moreover, they were handicapped by their lack of formal business savvy, a commercial business strategy, a sense of marketing and market development techniques, and access to financing. Presently some processors are prepared to respond to specific requests for high quality rice, but are apparently unwilling to take the initiative to develop a permanent domestic clientele for a high-quality product that would justify specializing their processing operations. It should be noted that the milling units recommended by CAE showed profits even under operations geared to a “standard quality” product; in addition, local blacksmiths had the possibility of producing a grader/sorter with the units.

Until operators are prepared to undertake such initiatives in response to an existing domestic demand, it is highly unlikely they will act in response to regional demand, with all its associated difficulties. Moreover, penetrating regional niche markets will require substantial investments in



"Étoile du Delta" packaged for marketing test

and access to large quantities of high quality paddy to arrive at economies of scale such that Malian rice can compete in very competitive regional markets dominated by imported, subsidized Asian rice, where the demand for a high quality product is estimated at between 0.9 and 1.0 million tons annually.

**Maize.** Local production of maize, an important cereal, has more than tripled over the past decade, thanks in large part to the efforts of Compagnie Malienne de Développement des Textiles (CMDT) to diversify production in its traditional cotton zones. The real local demand for processed, value-added, maize-based products (basically flour and grits) is estimated at approximately 1,500 tons annually. However, one of the major constraints limiting demand is the high level of germ in processed products, which reduces the shelf life of maize-based products and limits alternative uses (in the brewery industry, for example).

CAE addressed the need to improve the quality of maize-based, value-added products through efforts to strengthen the business and technical capacity of two maize mills in the Koutiala area. CAE facilitated commercial contacts between millers and major cereal wholesalers to assess their interest in marketing degermed flour and grits. Twenty wholesalers confirmed their interest,

#### Marketing Test - Etoile du Delta

(Commentary from Siné Sangaré, spokesman for the 17 wholesalers who participated in the marketing test.)

"Having participated in the marketing test for the new high quality rice, 'Etoile du Delta,' we are sure that this rice will change the perception of our clientele regarding local rice. If the processors give us the guarantee that they will continue to supply us with this quality product, even our most demanding clients will no longer buy imported rice. All of our clients prefer the taste of local rice, but because of its poor quality they buy imported rice.

"For us the fundamental problem with local rice is the poor processing. It is very important to improve the image these local varieties, especially the Gambiaca, that has a taste and presentation very much appreciated by consumers. For example, the 10 tons of Etoile du Delta that you provided me for the marketing test were sold on the truck, prior to unloading. In fact the vast majority of my retailers thought this rice was imported and that I repackaged it in local sacks. I sold this rice at 300 FCFA per kilo, compared to 240 FCFA for average quality. The retail price will be between 325 and 350 FCFA per kilogram.

"If my opinion counts, I suggest that CAE re-orient all its energies to ensuring that this product is always available. We know that our clientele will purchase all we can provide. It is the best service we can provide to promote Malian rice. Personally I am very proud to be part of this marketing test, but it is very important that it continues so that Malian rice can replace high quality imported rice on the domestic market.

"In addition, we are aware that the support that the CAE has provided to promote the production of quality, local rice will have a positive commercial impact in the rice sector, enabling us to be competitive not only locally in high quality market segments, but also in exporting Malian rice to neighboring countries. CAE has clearly demonstrated that it is possible for Niono to produce high quality rice."

indicating they would purchase approximately 145 tons of degermed maize, consisting of about 90 percent grits and 10 percent flour which had an estimated wholesale value of approximately \$65,000.

Though collaboration with the Food Technology Laboratory of the Institute of Rural Economy (IER), local equipment manufacturers, and the cooperating millers, locally produced degerming equipment was modified and refined to increase its efficiency for use with local maize varieties. In addition, CAE assisted in providing improved packaging, labeling, and publicity for the marketing test. More than 200 tons of processed maize products were sold at a wholesale price of approximately 220 FCFA (African Financial Community Franc) per kilogram, more than 20 percent higher than for similar, non-degermed products, while retail prices varied from 225 FCFA per kilogram in Koutiala to 300 FCFA in Mopti.



Karangana Mill: locally produced degermer, technically adapted by the Food Technology Laboratory, IER, under CAE contract

Following the marketing test, CAE helped provide business development advisors to work on business plans and formalize contacts between milling units and local financial institutions. Continued marketing support was also provided through CAE-sponsored cereal fairs. A local PVO, Afrique Vert, under contract with CAE to provide marketing assistance, soon recognized the commercial potential of degermed maize-based products, and formalized an agreement to extend credit to millers in the form of a revolving fund for the purchase of whole maize and packaging and labeling materials.

The processing and marketing tests enabled food technology staff, local fabricators, and mill operators to perfect local equipment and respond to local demand for processed grits and maize flour. Business training, local seminars, and workshops provided opportunities for CAE staff and local partners to strengthen business management capacities and to diffuse processing and marketing test results to more than a dozen similar mills.

CAE has recommended that, in the short term, priority be given to developing small-scale milling units, due to the evolving nature of local demand, the physical characteristics and culinary uses for cereals, and the investment and technical capacity necessary to successfully establish and manage a sophisticated industrial-scale milling operation. Small-scale milling is considered the most appropriate approach to build local professional capacity to:

- Manage and ensure product quality
- Develop business savvy to manage larger, more sophisticated industrial-scale operations
- Assess and analyze demand and consumer requirements and preferences
- Understand the organization of marketing and distribution channels





Storing potatoes in Bogotière

- Develop and implement effective publicity/marketing strategies

This approach has its limitations: it will not quickly provide production-processing capabilities to supply large quantities of homogenous, high-quality products suitable for export markets. However, developing a certain degree of success in managing a business focused on local markets is considered a prerequisite to managing subregional and other export markets.

## B2d. Potatoes

CAE's strategy to increase value-added in the potato sector was based on better organizing producers to have timely access to inputs, particularly seed potatoes and fertilizer; to improve post-harvest storage practices; and to access current market information to better organize sales. Due to the dramatic increase in market prices for potatoes during the four- to five-month period following harvest, CAE considered adopting better post-harvest crop management practices the most practical approach to realizing better profit margins. For a commodity sector that generates more than \$9 million annually, the adoption of improved post-harvest management practices for only 10 percent of total annual production could potentially add more than \$1.5 million in annual revenues.

Improving post-harvest storage practices by using wooden-slatted cases, applying an anti-germinating agent, and storing cases in warehouses with adequate ventilation enabled



Karim Taoré and his improved potato storehouse, modeled after that of CAE

### Investment in the Future

Karim Troaré has produced potatoes for the past 10 years in Bogotière, a village about 20 km from Sikasso. Following training and efforts to create a professional organization of potato growers by CAE and Association Conseil pour le Développement (ACOD, CAE contractor), a local PVO, Karim became a member of a newly formed group of potato growers. For more than two years he systematically followed the technical advice of CAE and its partners and substantially increased his net revenue.

In 2002, Karim stored 8 tons of potatoes for 6 months, experiencing a loss of only 6%, which he sold on the local market. With his profits he paid, in advance \$300 for potato seed for the following year (2003), \$1,500 to complete the construction of his new house, \$100 for school fees for his two daughters and \$2,500 for the purchase of a building lot in the town of Sikasso as an investment. "CAE has given me the tools to build a future for my family", states Karim.

producers to reduce average storage losses from 30 percent to 8 percent for a period of up to six months. If slatted cases were used exclusively, losses were reduced to approximately 10 percent. However, it is important to point out that these loss figures are contingent on using good production practices, i.e. using the best adapted varieties, Claustar, and minimizing fertilizer use. Using more than the recommended amount of fertilizer, which in fact increases potato size, significantly reduces storage character. In fact the best post-harvest management practices have very little impact on reducing storage losses when high levels of fertilizers are used. When good cultural practices are combined with good post-harvest management practices and timely marketing, revenues can increase 2-3 times compared to traditional practices. Preliminary profitability analyses for production-storage-marketing operations adopting CAE-recommended practices showed an increase in profit margins of more than 50 percent. In the case of the demonstration warehouse in Bogotière, 37.5 tons of potatoes purchased at 125 FCFA per kilo and sold after a five-month storage period produced a net profit of more than \$6,000.

In order to facilitate the marketing and sales of potatoes for the 10 villages collaborating with CAE and its contract partner AMATEVI—a local PVO specializing in developing new and improved potato production and storage techniques and training producers in their adoption and use—commercial contacts were made between representatives of village producer associations and local and national commercial wholesalers. These contacts enabled producers in the 10 villages to sell 2,600 tons of potatoes at harvest and 124 tons four months following harvest (59 tons of which were conserved according to CAE recommendations).

## B2e. Dried Shallots

The production of dried shallots has been a traditional activity for women producer groups



Preparing potatoes for sale in Bogotière

### Collective Success

The group of potato growers in the village of Bogotière managed the demonstration storehouse financed by CAE. In 2002 they stored over 31 tons of potatoes for four months with a loss of about 8%. The group sold 28 tons for approximately \$13,000 (compared to approximately \$7,000 if sold at the time of harvest). With their approximately \$4,500 profit the group spent \$100 to produce membership cards (which they then sold to members at a profit); repaired approximately 500 storage boxes for \$1,000; made an advanced payment of \$1,000 for seed potato for its members for the following year; donated \$1,000 to the village to help in the construction of two new classrooms for the local primary school and another \$200 for a traditional holiday festivity; and opened a group savings account with a deposit of \$1,200.



Association's stand at Mopti Agricultural Fair

on the Dogon Plateau for many years, with an average annual production of approximately 25,000 tons. Building on more than ten years of technical assistance provided by German Technical Cooperation, CAE helped an association of more than 35 women producer groups in the area of Bandiagara to improve the marketing and sales of dried shallots. A rapid diagnostic survey revealed that major problems existed with regard to product quality, conditioning, packaging, and marketing. Moreover, most association members had no concept of basic business (commercial) practices, basic bookkeeping, or management of stocks.

Over a three-year period CAE, in collaboration with local technical and PVO partners, trained more than 1,300 members of the 35 women producer groups in basic business and accounting principles, improved drying and sanitary control techniques, better conservation practices, and more professional and attractive packaging. CAE helped association representatives participate in national agricultural fairs to market their product domestically, and in collaboration with local partners, began to evaluate regional market opportunities for dried shallots. Visits and discussions with wholesale vegetable importers in Ivory Coast and Guinea indicated that demand existed in both countries. Wholesalers in Ivory Coast were preparing to formalize dried shallot supplies with producers in Bandiagara when hostilities broke out in the Ivory Coast and discussions were terminated. In Guinea the major problem concerned difficulties in exchanging the local currency, franc Guinean, for the FCFA. The recent cessation of hostilities in Ivory Coast should enable the re-establishment of negotiations between wholesalers in Bouaké and Bandiagara; development of the Guinean market needs to be continued.

### Sample Results: Identify and Test New Commercial Opportunities

Indicator	Targets Cum. Years 1-5	Results Cum. Years 1-5	Total Results as a % of Total Targets	Final Notes
Tons of mangoes exported	2,100	2,369	113%	Financing problems still prevalent
Tons of processed shallots sold	34	88	259%	The strong national and subregional demand resulted in greatly exceeding CAE estimations
Number of visits to potential markets	17	65	382%	During the final three years of CAE efforts a major effort was undertaken to increase market share of Malian agro-entrepreneurs in national and export markets. Marketing efforts focused on rice, livestock, mangoes and potatoes, as well as support for agribusinesses to participate in fairs and agricultural shows, nationally, regionally and internationally.
Number of market tests	15	30	200%	In addition market tests for targeted products such as rice, shallots, etc., promoters had the occasion to test their products during fairs and agricultural shows thanks to financial support provided by CAE.



### B3. Malian Agro-entrepreneurs Adopt Competitive Production and Processing Technologies

#### B3a. Mangoes

The virtual absence of producer-exporters is a major factor that limits effective integration and coordination of supply and marketing functions in the commercial mango sector. Traditional European markets for Mali's products are more strictly regulating the import of mangoes, making it even more important that mango orchards not only provide quality products that conform to market standards, but also are managed in a way that guarantees product traceability, specifically with regard to the use of fertilizers, insecticides, and other non-biological inputs.

One of the most serious problems facing Malian mango producers at the present time is the widespread distribution of fruit flies (*Certitis cosyra*), estimated to have infected up to 50 percent of Malian orchards. Because of the insidious nature of the infestation, infected mangoes may appear healthy, and later detection in fruit exports can result in entire shipments being condemned and destroyed, with the exporter paying all costs in addition to any fines.

CAE conducted a series of studies in collaboration with CIRAD and IER to identify the major specie(s) of fruit fly infesting Malian orchards, infestation prevalence, and effective biological control procedures. IER intends to verify control protocols so that widespread extension activities can begin, advising on and promoting with growers and exporters the application of appropriate control procedures.

However, fruit fly infestation is but one of a growing number of production-related problems Malian mango exporters will likely face in the future as import regulations become increasingly more demanding. Of particular importance are the moves afoot in many major European markets to begin applying strict traceability procedures for imported fresh fruits and vegetables. The virtual absence of vertical integration within the sector means that exporters must begin strengthening relations with their growers and providing them, on a systematic basis, the technical information and financial incentives necessary to adopt production practices that will ensure acceptable, competitive mangoes for export.



Mangoes infested with fruit flies



Fruit fly trap with pheromone





Conditioning station

To improve the homogeneity, presentation and overall quality of mangoes for export, CAE initiated a comprehensive training program for growers, pickers, and transporters. This program, facilitated by international and local specialists, provided trainees with technical and practical information, as well as field trips to demonstrate improved production and harvesting practices in local orchards. CAE efforts to improve the quality and market presentation of fruit also extended to final conditioning by exporters. CAE provided an international marketing specialist to work with a

group of major fruit and vegetable exporters to improve their procedures for product preparation, conditioning, quality control, packaging, presentation, and shipping. These efforts aimed at gaining a foothold in new European markets, particularly those in the United Kingdom, Holland, and Germany.

Product quality and market presentation greatly improved during the period of CAE assistance. CAE efforts to facilitate communication between exporters and their European partners greatly improved the coordination of supply with demand, reducing market surpluses. Growers, transporters, and exporters adopted many of the improvements proposed and demonstrated by CAE to improve product quality. Today, pre-shipment conditioning practices of many exporters show the undeniable signs of CAE training, specifically in terms of procedures to ensure homogeneity in color and size, and improved packaging and labeling.

In spite of these successes, it should be noted that only a relatively small percentage of total potential exportable mangoes will be sold: that which can be air-shipped during very limited periods to up-scale markets. As already noted, the major thrust of future development in the sector will likely be based on creating regional joint ventures that combine the comparative advantages of non-Malian export companies with those of commercial Malian production enterprises, to more efficiently exploit maritime transport for European markets. Present initiatives to expand and improve road communications within Mali will undoubtedly expand local markets, better linking southern productions zones with northern markets and thereby increasing domestic consumption.

### **B3b. Livestock and Commercial Feeds**

Most livestock businesses operate in the informal sector, and are not guided by procedures and policies that would be considered standard in a formal business. Improving the competitiveness of commercial operators in local and regional markets required that they adopt more formal management practices. The majority needed to be convinced: adopting more transparent business practices posed a risk to many who, for the most part, profited from the non-regulated, non-taxable, traditional way of doing business. Nevertheless, many of the technical and management issues promoted by CAE to improve the efficiency and, eventually, the competitiveness of livestock feeding/marketing operations were adopted because their financial impacts were not immediately apparent to outsiders (government and family), and because they worked.



Adama with his new pickup

Following demonstration trials to improve the management of feeding programs, the vast majority of collaborating feedlot operators adopted techniques to reduce overall costs and improve animal gains. The majority of operators noted substantial savings in costs when using feed rations recommended by CAE and IER. Moreover, feeding animals in groups so that each animal had ample access to feed significantly improved average gains. Most savings were achieved through a reduction in the amount of Société Huileries Cotonnières du Mali (HUICOMA) concentrate used and an increase in the use of forage, specifically hay. All seven of the feedlot/marketing cooperatives that collaborated in the demonstration trials produced business plans for the following year's activities; three of them received favorable responses from local banks when their business plans were included in short-term loan applications.

Adapting feeding programs to meet demand in specifically targeted export markets enabled many feedlot operators to increase margins, potentially increasing their competitive edge. However, the widespread practice among regulatory officials in neighboring countries of extracting bribes along most export routes usually negates any economic advantages resulting from improved production efficiency. This generally decreases the competitiveness of Malian beef in coastal markets when compared to livestock product imports from South America, Europe, or South Africa.

In general, feedlot operators found that they were over-feeding certain high cost concentrates, and that by decreasing these quantities and substituting roughage, either in the form of hay or

### Never Too Old to Learn

"I am Adama Togola, a senior manager of COBAS, a cooperative specializing in the fattening and export of cattle. I have been a feedlot operator for many years, but in the past two years I never have had such high profits, and this thanks to CAE.

"In the past I managed my feedlot like most traditional operators in Sikasso. I bought thin animals and large quantities of rice polishings and cotton seed cake for feed. During the day my animals were put out to pasture and in the evenings they were confined and provided rice and cotton seed cake, free choice. I managed my operation in this way for years, and for years my profits remained basically unchanged.

"Then in June 2000 I signed up for a training program sponsored by CAE in feeding techniques for feedlot operators. This program, which focused on improved feeding practices, ration formulations and better managing production costs completely changed the way I now operate my business.

"These new concepts are enabling me to build a new feedlot away from my family compound. In the first year I made enough money to construct a well and buy a used pickup to transport feed. This year I was able to replace the old pickup with a newer, four-wheel drive pickup.

"I intend to expand my operation in the near future. With the advice and assistance of CAE I recently completed a business plan in collaboration with a local consulting firm, and I am presently in negotiations with a local bank. Thanks to CAE I now have a better idea of how to develop my business, and things are moving forward, step-by-step."



Hamadi, center

### Unexpected Environmental Impact

"I am Hamadi Diallo, president of the cattle merchants' cooperative of Kadiolo. For many years I have regarded local range fires, a widespread local practice, with general indifference because I was generally sure that I could buy commercial feeds on the local market to feed my animals.

"For three years the cooperative has been operating its new feedlot, and since the completion of CAE's fattening demonstrations we have never had such high profits due to a better management of production costs through the use of hay and rice straw in our feeding programs. Thanks to CAE demonstrations we saw with our own eyes that the incorporation of hay in the ration and total confinement could increase weight gains, while decreasing costs. In fact at the outset of CAE's feeding demonstrations we were totally against a practice of total confinement, but we use this as standard practice today. It is for this reason that in 2002, for the first time ever, we cut and stocked hay that permitted us to reduce the quantity of expensive concentrates. Reducing feed costs in this way, while maintaining the quality of our fattened animals has enabled us to significantly increase our profits from animals sold in Ivory Coast.

"We no longer look with indifference at local range fires. Preserving the environment is one thing, but not having hay available to feed our animals and help keep production costs low, is quite another. We now actively combat range fires, preserving our hay and the environment."

crop by-products, weight gain was improved at less cost. Moreover, operators began demanding cereal-based feeds, similar to that used in demonstration trials, for cattle and small ruminant fattening.

In response to this demand CAE, in collaboration with COPRAAV, developed and market tested a maize-based feed concentrate for large and small ruminant fattening/finishing. Market testing of the blended feed was financed by CAE in the first six months; thereafter COPRAAV assumed total financing, maintaining the new feed as part of its standard range of commercial feeds.

In addition to supplying technical and financial support, CAE also provided management support for marketing, publicity campaigns, and client service. The objective was to use this new feed as a means to strengthen COPRAAV's customer service. Considerable efforts were made to make periodic contact with those operators using the new feed to assess its field performance, determine how the feed might be improved in terms of its presentation and packaging, and discover what other feed-related needs operators had. Such contacts provided an opportunity to discuss feed and feeding issues with livestock producers, getting an idea of their problems, constraints, and needs. It became clear that producers were interested in other production-specific feeds, such as for dairy production. COPRAAV rapidly learned that such contacts provided valuable information to develop feed markets and increase their market share.

CAE has helped more than 300 livestock producers in the project zone to improve productivity and profitability through training, demonstration, and business development activities. In collaboration with local nutritional and animal production specialists, CAE produced a three-volume manual devoted to improved nutrition and feeding practices for cattle and small ruminant fattening, milk

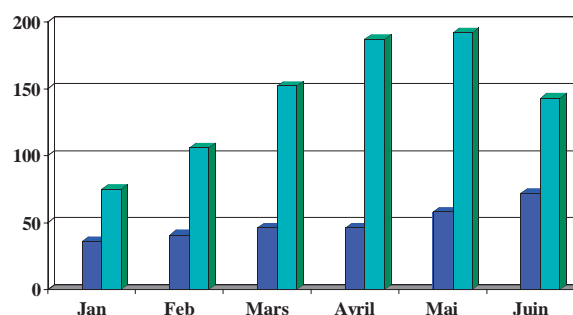


production, and broiler and layer production. More than 500 copies of this manual have already been sold, and it is being used in animal husbandry courses at the University of Mali. Today, an increasing number of producers know what a balanced ration is; what constitutes good quality, blended commercial feed; what types of production improvements can be achieved through better feeding practices; and how to begin managing production costs.

Further development and extension of these ideas is fundamental for the future of Mali's commercial feed industry, and for ensuring the competitiveness of its livestock sector. The adoption of more formal, generally-accepted business practices by livestock producers will not only improve their competitiveness, but also their capacity to expand and diversify formal channels for national and regional trade in livestock and livestock products, two conditions essential for increasing future demand for quality, commercially-blended feeds.

Many of the same constraints faced by livestock producers are also faced by animal feed producers. The majority operate informally, and generally lack the technical and managerial savoir faire to develop and expand their businesses in collaboration with financial/lending institutions. This is not the case for all feed production enterprises: CAE's collaborative efforts with COPRAAV to strengthen management practices, particularly stock/inventory control, accounting, and product publicity and marketing were shown to have dramatic short-term effects on its volume of sales. In this case, the successful introduction of one new feed product more than doubled overall sales in less than three months.

Perhaps more important for long-term sales than the introduction of new products is creation of a professional company image with clients and local financial institutions. The increased sales of traditional products experienced by COPRAAV was certainly the result of the professional marketing and customer relations activities which CAE helped develop and sponsor as part of market testing COPRAAV's new feed. COPRAAV has continued these efforts, and its customer relations activities have resulted in an expanded client base and the development of new feed products. Presently COPRAAV is handicapped by its limited production capacity, but with CAE assistance it has recently completed an investment plan, presently under funding consideration by a regional financial institution. In the meantime, COPRAAV is maintaining its professional image through the sale of quality, competitively priced feeds.



COPRAAV total sales (million of FCFA) in 2002 compared to average for 1999, 2000 & 2001



Village training by AMATEVI, local PVO

### B3c. Cereals

CAE efforts to promote adoption of competitive production and processing technologies in the cereal sector focused on improving the efficiency of processing and achieving a product of higher quality. Tests to improve processing equipment, as well as marketing activities to publicize a new, high quality local rice, showed that yields of a higher quality rice were increased by approximately 10 percent, that the retail market price of the final product was approximately 30 percent higher than for the traditional product, and that the improved equipment had a total production capacity of more than twice that of existing equipment. The success of the demonstrations is perhaps best illustrated by the fact that in CAE's demonstration zone, 14 other small rice mills invested in similar equipment, increasing local processing capacity by potentially more than 5,000 tons annually.

### B3d. Potatoes

Following the successful demonstration of improved potato conservation and marketing practices, CAE implemented a comprehensive program in the geographic area of Sikasso to promote potato production. This program consisted of training sessions and local demonstrations for producers to master improved production and conservation techniques. The objective of these efforts was to substantially increase the supply of high quality potatoes for domestic and export markets, and also enable producers to better profit from increases in market prices through improved conservation techniques.

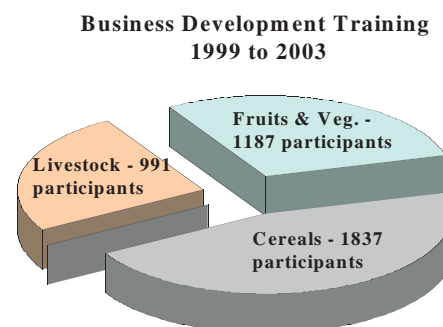
After two years of implementation, an independent evaluation concluded that total potato production among the 10 collaborating villages increased by between 30 and 50 percent. Apparently the key factor leading to this increased production was the timely supply of seed potatoes, which was the result of CAE efforts to organize producers into village associations that could liaise with the local financial institutions that guaranteed payments to seed potato importers. To be sure, yields also increased due to improved cultural and post-harvest conservation practices.

<b>Sample Results: Promote Adoption of Competitive Production &amp; Processing Technologies</b>				
<b>Indicator</b>	<b>Total Target Yrs 1-5</b>	<b>Total Results Yrs 1-5</b>	<b>Total Results as a % of Total Targets</b>	
Number of technology tests	16	14	88%	The technology testing program was completed  Thanks to their relevance and success in improving the quality of targeted agricultural products, the technologies introduced by CAE experienced a higher than anticipated adoption rate.
Number of agribusiness people trained in new technologies	2,950	4,456	151%	
Number of agri-business people trained in quality improvement	115	278	242%	
Number of private agribusiness people using the techniques and technologies promoted by CAE	743	3,861	520%	

## **B4. Malian Agro-entrepreneurs Better Manage and Develop Their Businesses, Have Increased Access to Financing, and Contribute to Better Performance in the Support Service Sector**

### **B4a. Business Planning**

Business development training took place in all commodity sectors, and every CAE intervention, even technical interventions, focused on some aspect of building management capacity. During the period 1999 through 2003 CAE conducted almost 200 training sessions for more than 4,200 promoters in the cereals, livestock, and fruit and vegetable sectors. The vast majority of sessions centered on basic business management: of a total 28 modules, 22 dealt in traditional management areas and six treated specific commodities.



**Fruit and vegetable sector.** More than 1,180 promoters were trained in mango production, harvesting, conditioning and export; and in improved, more hygienic methods for drying shallots. Producers of fresh shallots and potatoes were trained in management of cooperative warehouses and product marketing. Though this training was a first experience for most participants, strengthening management skills proved critical in the success of what was primarily a technical innovation. In addition to basic management practices, modules were developed to improve product quality and management of mango conditioning and packaging stations, and of project financial analysis.

**Livestock sector.** More than 990 producers, primarily members of major cooperatives and associations, were trained in production management techniques, emphasizing production inputs and basic accounting. Special emphasis was given to feeds and feed supplements due to their relative importance in contributing to overall production costs, particularly for feedlot operations. This training complemented technical training provided in animal nutrition and improved feeding practices. In addition, training modules were developed for the management of animal feeding programs, the management of livestock markets, and modern slaughterhouse techniques.

**Cereals.** Due to their economic importance in the agricultural production and processing sectors, and their key role in ensuring food security, cereals represented a priority commodity sector for CAE and an important focus of its programs. More than 1,830 promoters in the cereal sector received management training aimed at improving product quality, operation of improved processing equipment, quality control and good processing techniques, technical management of input stocks, calculations of productivity and production costs, and management of raw material supplies and quality control procedures in coarse cereal markets.

**Women-managed processing businesses.** The promotion and development of small women-owned businesses was an important aspect of the CAE business development portfolio. In the cereals, fruit and vegetable, and processed livestock commodity sectors, these businesses are economically important, not only for the range of products they cultivate but for the role they

### **Management - The Key for the Development of a Modern Business**

Mrs. Coilibaly Assétou Diarra, ("Mah Diarra"), has been milling rice in Niono, Office du Niger, for the past 18 years. She came to the early attention of CAE during a rapid reconnaissance survey in the Niono area. Her vision, attention to detail, and determination to improve the quality of her products convinced CAE that she was a potential model client. Working in collaboration with CAE and improving the capacity and quality of her milling equipment, in two seasons she more than doubled her annual sales in excess of \$18,000.

No longer is her business without vision. She no longer manages day-by-day, but plans ahead. In terms of her commercial strategy, knowledge of the market, and capacity to position herself to increase her market share, she has truly become a model client. Her originality is due in large measure to her success in a commercial arena dominated by men. She was the only woman-manager of a processing unit that market tested new high quality rice under CAE. She was also the only processor to seize the opportunity, make a good product, and turn a profit. In fact she still is.

She is ready to modernize and invest in the future. She intends to invest about \$50,000 to increase her processing capacity to approximately 1,500 tons of paddy annually for total sales estimated at \$250,000 by 2005. Her bank, the National Agricultural Bank, considers her professional, serious, credible and prudent, a good risk, and is therefore ready to provide her the capital she needs to realize her business development objectives. Moreover, her success has drawn the attention of others in the rice-processing sector in the Office du Niger zone regarding the necessity to invest in order to modernize and improve existing practices in the production and processing of rice. (Note American Development Fund investment of \$250,000 in rice milling equipment through Afrique Verte, page II-37).



Mah Diarra

play in combating the persistent problems of high unemployment and poverty.

CAE strategy to assist these small businesses was based on providing processors with current and relevant technical information on processing techniques and equipment. Product promotion and marketing also figured prominently and consisted of improving product packaging, labeling, and marketing. CAE also contributed support for promoters to attend national and regional commercial fairs to market their products. Groups of women operators received training in business management, marketing, and maintaining and improving product quality. CAE helped to secure specialists to prepare business plans for the expansion and development of businesses, and to facilitate contacts with financial institutions. Twelve women-managed concerns had business plans completed for a total proposed investment in excess of \$2.5 million.

At its August 2001 annual meeting in Accra, the African Women Agribusiness Network for Development (AWAND) recommended that CAE be designated as their national contact in Mali. In this capacity CAE sponsored workshops and facilitated professional contacts among women entrepreneurs from Kayes, Bamako, Koulikoro, Ségou, Sikasso, Mopti, and Gao.

Extensive CAE project efforts in management training, culminating in the elaboration of business plans, has had and will continue to have a positive impact on Mali's agribusiness



corporate culture, and will reinforce linkages with local financial institutions. CAE efforts to promote Office du Niger's new development strategy through management training and the design of business plans for more than 10 commercial producers, in collaboration with Office du Niger's agribusiness and training units, is expected to help develop viable commercial production units in the ON zone.

#### **B4b. Access to Finance**

Most banks consider investment financing in Mali's agroindustrial sector to be relatively high risk. Banks view most agricultural promoters as inexperienced, unprofessional entrepreneurs; moreover, the medium- and long-term capital investments generally needed to create and develop agribusiness are considered less attractive than short-term commercial loans.

Therefore CAE undertook to inform the agribusiness community of an array of potential lending institutions, and to strengthen contacts with local as well as subregional lenders. CAE organized numerous seminars and workshops throughout the project zone that brought together promoters, representatives of lending institutions, and consulting firms. The primary objective was to strengthen the dialogue between promoters and potential financial partners. More than 150 promoters and representatives from banks and local consulting firms participated in these encounters, which were held in Bamako, Ségou, Mopti, and Sikasso. CAE also produced and distributed to the agribusiness community numerous publications, including *Sources of Financing for Mali – The Case of Agro-Enterprise* and *A Road Map for The Preparation of Successful Investment Project*.

Strengthening relations with lending institutions, both local and subregional, provided CAE with the opportunity to market itself as a credible business support structure, to establish professional relations, and to understand the priorities and orientations of lenders. CAE played a key role in facilitating later contacts between these institutions and their agribusiness clientele. Locally, emphasis was given to the formal banking sector, particularly those banks with significant agricultural portfolios, as well as several donor-supported rural lending structures.

During project implementation, business plans were developed for more than 70 agribusinesses, representing total potential investments of more than \$30 million. Of this \$30 million, promoters proposed to mobilize roughly \$5 million in personal resources with the balance to be financed through local and regional financial institutions. To date, 10 dossiers have received partial or



UCODAL products

#### **Product Promotion, Key to Capturing New Markets**

Four processing units surveyed (UCODAL, la Maraîchère, NAKO, and COGETRAM) all noted with satisfaction an improvement in the presentation and sales of their products. Improvement in packaging, labeling and maintaining product quality enabled them to be more competitive and capture certain niche markets, particularly in super markets. In many cases retail sales have more than doubled, as have prices. Participation in regional fairs enabled one processor to conclude a contract for sesame oil with a South African importer. Another completed a contract for exclusive distribution of fonio in European markets with a French wholesaler.





GDCM mill

### **A Move to the Formal Sector**

In spite of a total net worth in excess of \$ 20 million, the company GDCM was managed by its owner Modibo Keita as a small family business. He explained that he had a project to expand his rice milling operation and to finance this expansion with his own resources. CAE advised and helped him prepare a pre-feasibility study that was later submitted to the African Project Development Facility of the World Bank (APDF). APDF accepted the preliminary study and commissioned a specialist to complete a detailed feasibility study in collaboration with CAE.

With an APDF guarantee and management support from CAE, two local banks agreed to finance the project for a total of \$800,000, while the promoter mobilized \$1.6 million. CAE continued to provide management counsel for the development of a new cost accounting system, including the recruitment of a financial director, the elaboration of a manual of administrative and financial procedures, and the training of personnel in management and accounting principles. At the present time all accounts are maintained by a computerized system, greatly improving the management of his bank accounts and reducing considerably his bank charges.

The new mill has the capacity to produce high quality rice, though presently it is somewhat handicapped by the lack of good quality paddy at competitive prices. In the future investments will likely consider efforts to vertically integrate milling operations with the commercial production of quality paddy.

total financing amounting to approximately \$1.2 million, with more than half this amount in the rice processing sector. In addition, two entrepreneurs invested more than \$1.3 million in a tannery and a potato chip production unit.

In an attempt to improve financing and investment to the agribusiness sector, USAID established a Development Credit Authority (DCA) agreement with two local banks to provide a guarantee of up to 50 percent on financing needed for a particular investment project in the agribusiness sector. CAE publicized the guarantee and made information available to local lending institutions, to GRM investment and investment promotion agencies, and to specialized lending structures. Since its inception in 2002, two investment proposals have been approved, one for the creation of a new tannery in the Bamako area and the second for a fruit-drying facility.

Very few investment projects have received financing thus far. One reason is that the two participating banks do not have significant agricultural portfolios, nor experience in the sector. Had the National Agricultural Bank and/or the Mali Development Bank been included in the guarantee program, perhaps more agribusinesses would have benefited.

### **B4c. Improving Performance in the Agribusiness Support Service Sector**

Improving the quality and availability of services for agribusinesses required that CAE also focus institution-building efforts on private sector service firms and organizations. CAE therefore worked with local consulting firms and PVOs to teach individual agribusinesses to better manage their businesses, prioritize their business needs, and improve access to financing through stronger relations with potential financial partners. The service providers as a rule had very limited experience in developing realistic business plans for their clients, and rarely did such plans address the primary

concerns or preoccupations of potential lending institutions. Traditionally the objective was to manipulate or select data so that business plans showed extraordinarily high returns to satisfy the client and hopefully dazzle lending institutions. Moreover, the task of obtaining funding was considered the client's responsibility, not that of the consulting firm or PVO. CAE realigned responsibilities in a service package that established the importance of building professional relations with potential financial partners in business plan development.

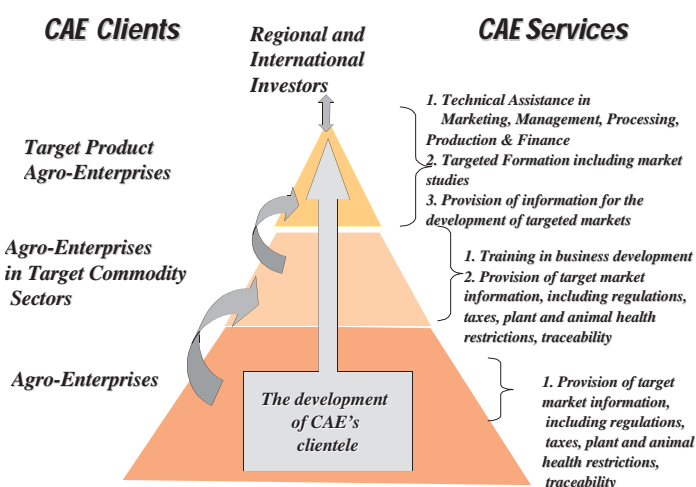
Business plan training sessions for consulting firms and PVOs were held in Bamako, Ségou, Sikasso, and Mopti. Sessions focused on providing clients and their financial partners with the best, most realistic data to make informed business decisions. Plans were elaborated to objectively present the “what” and “why” of a given proposal, and to place a particular emphasis on the “how” (competitive advantage). Consulting firms and clients collaborated closely, and their work was reviewed in draft stages by appropriate CAE business development and technical staff prior to submission to lending institutions.

Agribusiness promoters initiated contacts with potential financial partners, accompanied by their consultants and, on occasion, by CAE staff. More than 45 local consulting firms were involved in designing business plans under the CAE program, and many indicated that the process significantly strengthened their capacity to assess, analyze, and present viable business development propositions. CAE business development activities therefore not only assisted agribusiness promoters but also had a positive impact on the local consulting firms and PVOs that were engaged by promoters and CAE to design these plans.

Business planning was not the only CAE-sponsored activity that had a direct and positive impact on the technical capacity of local consulting firms and PVOs. The CAE Partner's Fund, which financed institution-building activities for public sector institutions, also provided a number of local consulting firms and PVO partners with opportunities to hone their technical skills, as well as to acquire new ones (see also page 34). Several local consulting firms and six local PVOs provided technical



Mahamadou Keita, promoter of TAMAK, designed a business plan, completed an environmental assessment and recently received bank approval to complete construction of his new tannery





ACOD business plan training for potato producers

#### CAE's Hands-On Collaboration Worked

ACOD, Association Conseil pour le Développement, is a local PVO located in Sikasso that specializes in strengthening the organization and functionality of rural producer associations and cooperatives. Business plans were not one of their traditional activities, but after their technical staff participated in several CAE-sponsored business plan training sessions, they were directly involved in elaborating 10 CAE-sponsored business plans over the next several years. Most recently ACOD wrote business plans for three of its clients who received multiple loans from several local lending institutions. The Livestock Association of Farkala received two loans totaling \$ 28,000, The Association of Local Sikasso Potato Producers received two loans totaling \$140,000 and the Management Company for the Sikasso Border Market received a loan of \$40,000.

Due to their newly acquired capacity to successfully develop business plans, ACOD negotiated a contract with CARE-Macina to train 60 members of local rural producer associations in developing business plans. CAE-sponsored training also assisted ACOD to improve and adapt their existing training modules which were then used to train 10 village-level potato producer associations under the terms of a 7-month contract with CAE.

services to CAE target groups under subcontracts financed by the Partner's Fund. Consulting firm activities included feasibility studies for a central purchasing structure for improved product packaging and labeling; analysis of policies to promote the development of agricultural commodity systems; development of television and radio products to promote improved animal nutrition and the use of quality commercial animal feeds; construction of storage houses for potatoes and shallots; feasibility studies for building two tanneries, in Ségou and Bamako; and a feasibility study for a commercial farm in the Office du Niger zone.

PVOs provided services to implement and monitor technical demonstrations to improve the quality of rice and improve conservation practices for potatoes; improve management of feedlot production costs and the marketing and sales of quality, fattened cattle; and to improve the quality of and develop local demand for de-germed maize.

Private companies were also contracted to provide certain services. Several local banks helped to manage and monitor operating funds for CAE-sponsored field demonstrations and tests. A local feed company was contracted to provide technical and marketing services to market-test a new livestock feed. Private construction firms, in collaboration with technical specialists, were contracted to build storage houses for shallots and potatoes. In many cases experience with CAE and its partners provided exposure and visibility, and consequently opportunities for these businesses to attract new clients, strengthen technical capacities, and expand their business contacts.

Business support services are not widely used by the majority of Malian agribusinesses, chiefly because most agribusinesses operate in the informal sector and gear production to local demand. National markets are for the most part unsegmented: few quality norms or standards are applied, and competition is based almost exclusively on price and availability. Under these conditions there are few incentives for agribusinesses to use technical services or training. However, as the domestic market becomes



more demanding and promoters begin to focus their attention on regional and international markets, having access to such services will become a matter of survival for many local agribusinesses.

Recognizing that a large number of informal agribusinesses would continue using traditional, informal operational methods for the foreseeable future, CAE focused its attention on those entrepreneurs who had the interest in stronger business capacity and the foresight to commit to using basic management tools to plan, monitor, adjust, develop, and forecast their business activities. This group of entrepreneurs is, for the present at least, the target group for an emerging private business service sector.

Over time these entrepreneurs will require access to business development services from an array of technical, managerial, judicial, and perhaps even political organizations and specialists, and CAE has laid the foundation for a responsive agribusiness service sector. Over the past five years CAE has provided technical and business development training, assistance, and advice to more than 4,000 businesses in the cereals, livestock, and fruits and vegetable commodity sectors. The vast majority of these services were provided by local public and private entities, within the context of developing service provider-client relationships based on achieving business objectives. The success stories highlighted in this report indicate that CAE efforts had a positive impact on a range of agribusinesses and service providers. A number of existing businesses have developed and expanded, and new ones created. In the process, strengths and weaknesses in both the provision of agribusiness services and the capacity of agribusinesses to translate these services into improved productivity have been identified. Continued efforts to strengthen this relationship over time will enable the more successful entrepreneurs to emerge as leaders who will provide examples for others to follow.



Afrique Verte facilitating a subregional cereal trade meeting

#### **Collaboration with CAE Strengthened Their Capacity**

After working with CAE under three different subcontracts, Afrique Verte, a local PVO, concluded that it gained considerable visibility in the cereals sector in addition to its traditional role in organizing cereal trading meetings and developing rural producer groups. Specifically collaboration with CAE increased its competence in analyzing marketing channels for agricultural products, elaborating marketing plans and improving the commercialization of agricultural products.

This additional experience and visibility enabled Afrique Verte to secure a two-year contract from the Netherlands Development Fund to train and strengthen 50 cereal producer groups for \$300,000. In addition, they submitted a proposal to the ADF (American Development Fund) for the creation of 10 rice milling units for 20 producer associations in the Office du Niger zone that was funded for \$250,000.

### Sample of Results: Better Managed Businesses & Improved Access to Financing

Indicator	Total Targets Yrs 1-5	Total Results Yrs 1-5	Total Results as a % of Total Targets	Final Notes
Number of agribusiness people trained in business management	1,050	4,156	396%	Many promoters recognized their lack of formal management/business development training, explaining in part a higher than anticipated interest in CAE training programs.
Number of agribusiness people using improved management methods	1,320	891	68%	Changes from informal to formal management require a longer time frame (and incentives) than does the change to improved technologies (see above "...people using technics and technology" figures).
Number of Business Plans developed and submitted to banks	90	72	80%	The lack of formal financing for agro-entrepreneurs remains one of the major constraints limiting agro-business development.
Number of new financing sources identified	12	14	117%	In an attempt to increase opportunities for financing agro-business projects, CAE undertook a comprehensive effort to identify new financing sources, nationally and regionally. Promoters were systematically informed of the results of these efforts.
Number of workshops on financing sources	8	8	100%	
Number of formal sessions with banks on financing agribusiness	40	95	238%	
Number of Business Plans financed by banks	23	10	43%	There are an additional 26 business plans under bank review. Improved financing for agro-business sector is a long term process.

## C. Improving the Political and Institutional Environment for Agribusinesses

For more than 10 years Mali has been engaged in vast political and economic reforms designed to replace central planning and state control of budgets with free markets and a dynamic, professional, private sector. This transition is a slow and complex process requiring not only a change in the basic character and capacity of many public institutions, but also changes in the mindset of many Malians. It is a difficult transition, fraught with uncertainty and risks, in a poor country searching to avoid both.

CAE policy specialists took a pragmatic approach: they recognized that developing, enacting, and applying new or revised policies would require more than five years, and that sustainability should be a key consideration in determining program priorities. The resulting policy agenda had three primary goals:

1. Strengthen the capacity of public and private institutions and organizations to provide quality services to agro-entrepreneurs on a sustainable basis, especially the Central Veterinary Laboratory and the Institute of Rural Economy
2. Strengthen the role of the private agribusiness sector in policy formulation and investment promotion
3. Promote regional trade in processed agricultural commodities

A better-functioning agribusiness service and support sector was considered vital to the evolution of a professional agribusiness community, capable of defending its interests; CAE expended considerable effort on this priority. Private sector advocacy on agribusiness issues was also seen as a high short-term priority. CAE efforts to promote the development of a sustainable service sector, and to strengthen the role of the private sector in policy formulation and in promoting regional trade, are described below.

### C1. The Capacity of Public and Private Institutions and Organizations to Provide Quality Services to Agro-entrepreneurs on a Sustainable Basis is Improved

Support services for Mali's agro-entrepreneurs must be improved in both quality and quantity. The scope of such services includes:

- Practical research efforts to develop improved production inputs and practices
- More efficient techniques for producing quality processed agricultural products
- Analytic and diagnostic services to certify product composition and quality
- Field services to improve the organization and operation of producer



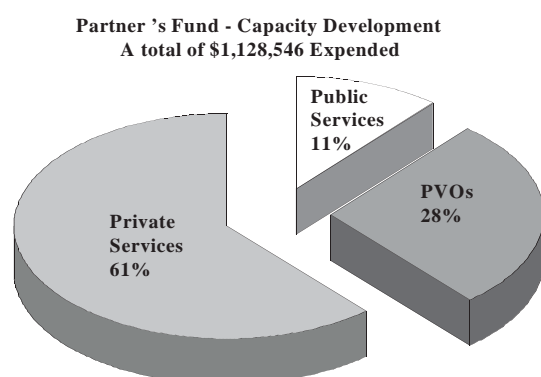
Office du Niger, a key target institution in CAE's capacity strengthening program

groups, to test and demonstrate improved production practices, and to improve the marketing of agricultural products

Many of these services have been traditionally provided by public institutions. Now, however, the government of the Republic of Mali (GRM) has decided to reduce its role in the agricultural service sector; moreover, the public sector will be required to recover at least part of the cost for those services it intends to continue providing. Public institutions adopting a more professional, business management approach will have to begin developing their client base, and must do a better job of marketing services.

Budget constraints have in many cases accelerated the transition from a government-dominated service sector to one increasingly dependent on private institutions, leaving little time for a nascent private sector to develop its capacity to exploit new responsibilities and opportunities. Placing major responsibility on the private sector to provide agribusiness services has changed the basic context of the service supply sector. Service providers must now compete and sell their services to client groups, and client groups must in turn evaluate their specific needs, select appropriate services, and be prepared to pay for them. Private service providers must effectively communicate with their clients to identify service needs and to offer appropriate services at realistic cost.

This dynamic is well developed in a mature market system, but is very undeveloped in Mali, where the service sector is still dominated by public institutions, competition is not generally an operational consideration, services may or may not respond to clients' specific needs, and where clients pay less than the real cost of services provided. For both the service provider and consumer, this underdeveloped market presents real problems; the CAE Partners' Fund was a resource for providing hands-on help in overcoming inexperience by:



- Strengthening the business management capacity of key public sector agribusiness service institutions and improving their service delivery capabilities
- Strengthening the capacity of private sector service organizations to improve their quality of service and to develop relations with agribusiness client groups
- Strengthening the capacity of producer and agribusiness clients to identify service needs and evaluate the value of services provided

### **C1a. Strengthening the Business Management Capacity and Service Delivery Capabilities of Key Public Sector Service Institutions**

A number of public sector institutions are presently mandated to provide organizational, infrastructure, and technical services to Mali's agribusiness community. CAE focused its efforts on those institutions providing services in key commodity areas: cereals, livestock, and fruits and vegetables. Key target institutions were:

**Office du Niger (ON).** The largest national organization providing input services for cereals (irrigated rice and horticultural production).

**Operation Rice Ségou (ORS).** Complements ON efforts in the Ségou region. Both ON and ORS also promote off-season vegetable production, as well as livestock rearing.

**Central Veterinary Laboratory (CVL).** Provides technical field services and extension.

**Institute of Rural Economy (IER).** Provides technical field services and extension.<sup>5</sup>

Mali produces approximately 400,000 tons of rice annually, roughly 40 percent of which is grown under irrigation by the Office du Niger<sup>6</sup>. CAE signed a collaborative agreement with ON to provide technical support for its new agribusiness program that included demonstrations and market development activities to improve the processing and marketing of rice; management training in support for ON's private irrigation program; and demonstrations and training to promote off-season shallot and potato production. CAE also worked with ON to publicize its new, viable investment opportunities for local and foreign capital in irrigated, commercial agriculture. To complement these activities CAE financed, in partnership with 10 entrepreneurs, technical feasibility studies for commercial-scale irrigated production units in the ON zone. Detailed business plans were prepared for the four most promising units, which represented a total proposed investment of more than \$800,000.



Business training for commercial producers in Office du Niger

More than 150 producers, 75 percent of whom were women, in the ON and ORS zones were trained in basic business practices, which in combination with improved conservation and marketing techniques, significantly increased their average incomes.

The Institute of Rural Economy is Mali's national agricultural and livestock research institution. IER is governed by a central administrative and research management unit which oversees regional research stations. In addition to carrying out research and development programs in basic agricultural and livestock production, IER also provides laboratory services to clients in food technology, animal



IER food technology lab

<sup>5</sup> The national health laboratory also provides diagnostic services related to public health issues, but was not directly targeted by CAE institutional development efforts

<sup>6</sup> Office du Niger produces approximately 160,000 tons of rice annually from about 65,000 ha, which consists of roughly 30,000 family units of 2.2 hectares.





IER animal nutrition lab

nutrition, and soil analysis. The focus of CAE support for IER was to increase its revenues through a better provision of services to the agriculture and agribusiness communities.

IER technical units that provide services benefited from CAE-sponsored training in business management and accounting techniques. Each technical unit developed a business plan; established management, accounting, and internal cost control procedures; analyzed and determined service cost schedules; and developed a service marketing program. Management development and planning activities were coordinated within each technical unit, as well as within the central

administrative and research management unit and regional research stations.

CAE training enabled IER to provide technical services in a coherent, business-oriented way. Moreover, strengthening client relations enabled IER to establish effective partnerships with the private business community, individual and collective producer groups, and private voluntary organizations. Under this program more than 20 existing research programs acquired international partners, reinforced linkages with major donors, and developed institutional capacity to negotiate service contracts. After the first year of new business practices, IER more than doubled annual gross profits from \$250,000 to in excess of \$525,000.



IER Animal nutrition research unit

To reinforce practices developed with IER to manage research programs and establish a business approach to service contracts, CAE also negotiated numerous subcontracts with specific IER technical units through its Partners' Fund. During the period 2000—2003, eight subcontracts worth more than \$100,000 were signed with IER divisions to provide services in:

- Animal nutrition
- Technical support to develop and market a new livestock feed
- Developing quality control procedures for poultry feed; monitoring and evaluating shallot storage and marketing trials; assessment of mango fruit fly prevalence and identification of biological control procedures
- Development of improved maize degerming techniques and equipment
- Organization and storage of research results using a computerized CD-ROM based system and the creation of an institutional website, [www.ier.ml](http://www.ier.ml).

These subcontracts created hands-on opportunities for IER specialists to work with CAE staff and partners to strengthen their technical skills, refine and perfect demonstration techniques for producer and other client groups, strengthen monitoring and evaluation capacity, and develop basic consulting skills to more competitively respond to requests from private businesses, donors, projects and/or producer groups for technical services.

CAE institution-strengthening efforts also focused on the Central Veterinary Laboratory. Established in the mid-1970s with a grant from USAID, the CVL has benefited over the years from significant USAID funding and is now a modern, commercial service and research facility. The CVL has become a regional reference center for the production of major cattle and small ruminant vaccines.

The CVL vaccine unit produces over 20 million doses of large and small ruminant vaccines and is developing an avian vaccine line. In addition to its commercial vaccine activities, the CVL has a diagnostic unit that provides laboratory services for individual producers, private veterinarians, and livestock health and extension services. An environmental toxicology laboratory provides analytic services to fruit and vegetable producers and exporters. Its microbiology laboratory works in close collaboration with the national health laboratory in controlling the quality of food products, particularly locally produced dairy products. Its research division focuses on developing control procedures for major diseases effecting Malian livestock, particularly those of parasitic, viral, and microbiological origin.

Given that it provides essential services for livestock producers, veterinarians, and animal disease surveillance agencies, the financial viability of the CVL is important. CAE institutional development efforts therefore focused on:

- Improving the profitability of the CVL vaccine production unit with more effective product marketing and distribution mechanisms, including participation in national and



CVL vaccines



CVL product stand, Mopti Agricultural Fair



Drs. Coulibaly and Diawara, two local CAE consultants, specialists in CVL vaccine production

- regional agricultural fairs and salons
- Strengthening management by training staff and putting in place modern management systems, including cost accounting procedures
- Developing its toxicology laboratory to meet international standard to enable future regional and international certification.

CAE support for participation in regional agricultural fairs strengthened CVL efforts to develop the export market for its vaccines. From 1998 to 2002, the volume of exports, which represents roughly 50 percent of total production, increased from approximately 3 million to 8 million doses, mostly to West Africa. The recommendations of a CAE-funded study to identify a more efficient distribution system for vaccines within Mali are presently under review by the GRM. CAE also funded the development of building plans for the CVL's toxicology laboratory that correspond to international Best Laboratory Practices (BLP) guidelines, permitting future laboratory certification (it is expected that USAID/Mali will provide the funding).

## **C2. Strengthening the Role of the Private Sector in Formulating Agricultural Policy**

Effective local, regional, and national professional organizations can play important roles in creating a policy environment conducive to the development of agribusiness. If Mali's professional agribusiness community is to be a force in policy-making, it must show commitment and capacity to participate in civic and economic life through effective professional associations. Professional organizations must in turn become sustainable in line with industry standards if they are to serve their members in private sector development.

The foundation for strong professional associations was laid in CAE's agribusiness development program: professional organizations can only be strong and effective, providing the synergy and collective force necessary for achieving their political and economic goals, if their members are viable, professional businesses. To strengthen this foundation, CAE targeted professional associations and organizations in priority commodity sectors. Activities focused on organizational and structural needs; training in business management and managing product quality; facilitating access to credit and achieving financial autonomy; and the promotion and marketing of commercial products.

CAE selected more than a dozen professional organizations, particularly women's groups, in the cereal, livestock, and fruit and vegetable sectors. The assistance program included training in:

- Information and communication strategies
- Business management; organizing and operating professional groups for stated goals
- Workshop and roundtable discussions

The National Federation of Livestock Sector Professionals, FEBEVIM, is the major actor on the national level, representing a wide range of individual, professional and business interests. Created about five years ago, FEBEVIM suffers from major weaknesses in its organization and finances. Due to its importance in representing the livestock sector, CAE contributed financing for several studies designed to strengthen the organization and financial health of the FEBEVIM.

## Professional Associations Targeted for CAE Organizational Support

Association	CAE Program and Results
1. Association of Potato Producers of Sikasso	Assisted in establishing a pilot committee of village cooperatives, input suppliers, merchants and financial structures. Results: facilitated acquisition of loans, timely supply of inputs and market information and better storage and marketing, increased member revenues
2. Women's Association Djantoyéréla of Foabougou	Training in organizational development, basic management techniques, weighing, and organizing marketing of shallots. Results: facilitated acquisition of loans, improved marketing, increase member revenues
3. Association of Women Processors of Local Agricultural Products	Training in basic notions of management, improved presentation, marketing of products. Results: increased sales, contract for European markets, increased revenues
4. Women's Cooperative for Value-Added in Fruits and Vegetables of Sikasso	Training in basic notions of business management, improved conditioning and marketing of products. Results: increased sales
5. Network of Women Food Processors of Sikasso	Business training enhanced capacity to manage and promote products
6. Federation of Professionals of the Meat/Livestock Sector FEBEVIM	Organizational, operational and revenue generating assessments successfully lobbied for decreased feed prices, temporary embargo of exports to Ivory Coast, more vigilant enforcement of trade regulations with Senegal
7. Agro-Pastorale Association of Farkala	Management training and development of a business plan enabled the Association to obtain two loans from local lending institutions
8. Training and Technical Assistance Association for Dried Shallot Producers of Bandiagara	Technical, management and market promotion enabled producers to improve product quality and begin exploring regional export markets
9. Malian Association of Fruit & Vegetable Exporters, AMELEF	Improved conditioning, product promotion and market contacts enabled penetration and negotiations for new European mango markets
10. Association of Professional Fruit & Vegetable Exporters, APEFL	Improved conditioning, product promotion and market contacts enabled penetration & negotiations for new European mango markets
11. Malian Association of Raw Product Exporters, AMEPROC	Strengthened organization and management capacity to operate in sub-regional markets
12. Federation of Banana Producer Organizations	Study of organizational & sector constraints enhanced domestic market share



Recommendations for organizational change have resulted in the recent election of a new national leadership that plans to complete restructuring in the near future. The restructured FEBEVIM will address recommendations for undertaking revenue-generating activities. To date the FEBEVIM has been quite successful in lobbying for revised prices in locally produced animal feed concentrates; developing a live-animal export policy with Burkina Faso to reduce illicit tax problems in Ivory Coast; putting pressure on the GRM to take a more active role in ensuring the strict application of legal tariffs on live animal exports in the subregion; and in taking initiatives to promote new export markets for Malian cattle and small ruminants.

### **C3. Promotion and Development of Subregional Trade in Agricultural Products**

The political context for subregional trade in the franc zone of West Africa has been dominated recently by efforts to integrate the various countries into a common trading zone: the West African Monetary Union (UMEOA). This Union comprises eight countries—Benin, Burkina Faso, Ivory Coast, Guinea Bissau, Mali, Niger, Senegal and Togo—and boasts a combined population of approximately 70 million. The principal objectives of UMEOA are to strengthen the economies of member states through improved competitiveness; establish a common market permitting the free circulation of goods, services, and investment capital; and to develop and apply common, coherent trade policies.

Moves toward a common trading zone required the creation in 2000 of an institution capable of articulating, approving, and monitoring the application of an array of legislative and judicial measures needed to guide the conduct of trade within the common zone, including customs and fiscal schedules.

CAE helped Malian agro-entrepreneurs take full advantage of new commercial opportunities emerging from regional integration, focusing on three primary aspects:

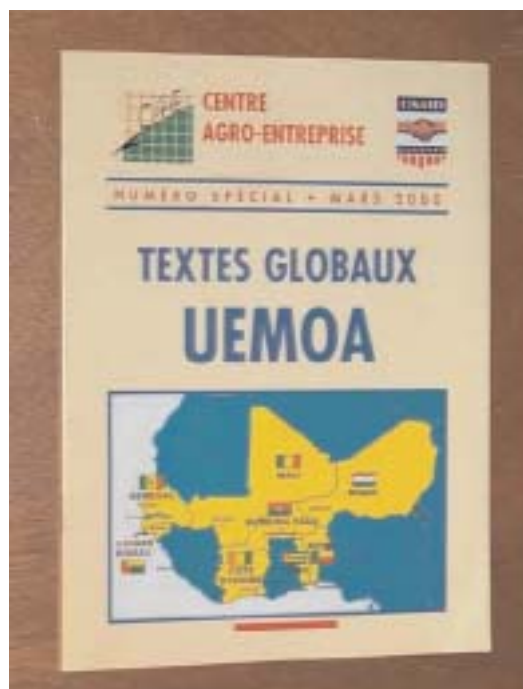
1. Strengthen the capacity of agribusinesses to incorporate quality control measures into their production processes in order to meet minimum standards being established by UMEOA authorities
2. Provide information to the agribusiness community on UMEOA organizational, fiscal, and political developments
3. Collaborate with regional structures, such as Comité Inter-États de Lutte Contre la Sécheresse au Sahel (CILSS), in activities to promote regional trade

The need to define and apply coherent norms and standards for tradable goods and services is fundamental to a common trade zone. Such criteria are of basic importance in providing a framework for defining terms of trade, negotiating commercial contracts, and arbitrating disputes. Formal, active players in the agribusiness marketplace must have the capacity to provide goods and services that conform to these norms and standards.

Focusing as they do on local, domestic markets, the vast majority of Malian agribusinesses have very limited experience with or capacity to apply strict production quality control measures. In general, their local target markets are not particularly demanding with regard to product quality; as a result many agribusinesses are ill prepared and not positioned to capitalize on emerging export market opportunities where quality demands are relatively strict.

A key element in CAE's strategy to promote regional trade consisted of strengthening the capacity of local exporters to establish and apply quality control procedures for their products. Recognizing the difficulties associated with defining and applying norms and standards, and the opportunities they could provide for rent-seeking and for posing effective barriers to trade, CAE proposed a voluntary system of quality control measures for private businesses.

CAE developed a comprehensive information and training program for local agribusinesses to develop and apply routine quality control procedures. The program, led by the director of the Malian branch of a regional agroindustrial company well known for its system of quality control, provided trainees with a first-hand, business perspective regarding the design of quality control systems, and their importance in reducing production costs, securing market share, and in penetrating new markets. Given the current unsegmented state of the domestic market and the costs of developing and applying these quality control procedures, such systems are only of interest for businesses interested in sending products to segmented export markets, regulated by norms and standards.



Document produced by CAE for its agribusiness clients

Thus the training program, though appreciated by the vast majority of participants, showed a highly variable degree of adoption with local agribusinesses. Many of those agribusinesses targeting only loosely regulated domestic markets made very limited attempts to apply a formal system of quality control, though most recognized the potential benefits. Those who exported agricultural products to European markets made significant improvements in the quality and presentation of products. It should be noted that inculcating the notion of managing quality in the minds of the vast majority of Malian agribusinesses will be difficult as long as local markets readily accept products “tous venant” (all comers).

Also within the context of the West African Monetary Union, CAE promoted regional market development, in collaboration with CILSS. CAE worked with a number of professional associations and groups involved in regional trade to provide the latest information concerning changes in legislative and legal issues regulating regional trade in the UEMOA zone, particularly concerning customs and tariffs. Of particular interest were customs regimes related to trade in raw and manufactured agricultural materials. Two other categories of legislation also covered in CAE communication/information activities were taxes and exonerations, and a revised regional investment code.

In collaboration with CILSS, CAE provided support to establish a pilot-phase monitoring of illegal practices negatively impacting the free flow of subregional trade. Operating in



collaboration with regional networks of private exporters and traders, monitors intend to document and bring to the attention of regional authorities (including UMOEA) illegal non-tariff barriers impeding the free and efficient flow of goods within the UMEOA zone, in particular illicit taxes along major commercial routes.

For more than five years, CILSS has been guiding the implementation of a regional program, funded by the European Economic Community, designed to improve regional trade in livestock and livestock products. In collaboration with International Rice Research Institute, this program has focused on helping local livestock traders in Burkina Faso, Ivory Coast, and Mali to construct and operate border livestock markets. These markets are intended, over time, to facilitate regional trade in livestock by providing improved customs, transport, animal health, and marketing services to exporters and importers. In partnership with USAID, Ministry of Agriculture, Livestock and Fish (MAEP), CILSS-Mali, and several local and international PVOs, CAE provided technical assistance and support for the border livestock market in Sikasso.

Managed by a recently created private company called SOGEMAF, and composed of stockholders representing the major livestock production and marketing associations in Mali, the Sikasso livestock market has the potential to play an important role in facilitating and promoting the export of live animals—representing annual foreign exchange earnings in excess of \$180 million—to coastal countries such as Senegal, Guinea (including Sierra Leone and Liberia), and Ivory Coast. CAE partially funded a business development plan to enable SOGEMAF management to identify key revenue-generating services to significantly increase exports. CAE also collaborated with The Association of Potato Producers in Sikasso to identify new export markets, and with the National Network of Agribusiness Entrepreneurs (CONOESAM) in implementation of the observatory to monitor illegal practices impeding regional commerce.

CAE also worked with private exporters to examine obstacles to improving regional trade in several major regional commercial markets. The Ghanaian and Senegal markets were examined for livestock and livestock product exports, the Ivory Coast and Senegal markets for rice, and the Ivory Coast and Guinea markets examined for shallots. A wide array of obstacles was identified, ranging from product quality, packaging, and pricing to transport, volumes available, non-tariff barriers, and currency exchanges. In general, production of consistent products, in sufficient volumes and at competitive prices to interest potential importers, is a major problem if penetrating and securing export market share is the main objective. On the commercial side, the mere existence of regional demand does not guarantee a potential market for Malian products. In many cases, the competitiveness of Malian products in subregional markets is undermined by the failure of UMEOA member countries to systematically apply approved UMEOA regulations and to actively combat illicit taxes and tariffs.

### Sample of Results: Improve Political & Institutional Environment & Strengthen Policy Role of Private Sector

Objective	Indicator	Total Targets Yrs 1-5	Total Results Yrs 1-5	Total Results as a % of Total Targets	Final Notes
<b>Improve Agro-business Env.: Improve Services of IER &amp; CVL</b>	Number of IER units following their business plans	8	15	188%	
	Number of agribusinesses having access to IER and LCV services	58	107	184%	
	Number of sectorial policy studies	7	2	29%	(1) Policy efforts were pragmatic, focusing on strengthening the capacity of the agribusiness sector to identify policy issues--see "Number of agribusiness groups assisted". (2) There are an additional 29 constraints analyzed but not yet resolved.
<b>Reinforce the role of the private sector in formulating agricultural policy</b>	Number of constraints analyzed and resolved	16	3	19%	
	Number of professional agribusiness groups assisted	169	404	239%	A major thrust of CAE's policy efforts was to strengthen private professional organizations to eventually take active policy role
	Number of forums organized	26	16	62%	In addition to those directly organized, CAE was an active participant in another 32 policy & norms - standards & advisory groups.
	Number of advisory groups	12	7	58%	
	Number of studies on trade constraints	3	3	100%	

## SECTION III

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### Lessons Learned and Recommendations to Consolidate and Strengthen Impacts

The development of Mali's agribusiness sector will be a long term endeavor, requiring support and perseverance from a host of actors, institutions and development projects such as Centre AgroEntreprise. A critical assessment of CEA activities—what worked, what did not, and why—can contribute to making future efforts toward agribusiness development more efficient and successful.

CAE achieved many, though not all of its objectives. In some cases failure was the result of inadequate planning and/or less than optimal implementation. But in general failures were due to the fact that project staff knew and understood less about the dynamic of developing agribusiness in Mali than they realized at the time of initial project planning. The assumptions and hypotheses used in planning are never 100 percent accurate; compiling a final project report allows the opportunity to compare expectations with the realities of implementation on the ground and building on those realities, to make recommendations for future assistance. The main lessons learned and recommendations from this project are summarized below under four headings: agribusiness, commodity, cross-cutting, and project.

#### **A. Agribusiness Sector**

Mali's nascent agribusiness community consists of a vast number of small businesses, in many cases family or collective operations, informally organized within commodity sectors. Responding to the rather unstructured demand of local markets, these production/processing businesses operate with a minimum of equipment, few formal management procedures, inconsistent and irregular raw material supplies, and very limited financial resources. Though there are some exceptions, the vast majority of these agribusinesses will take years to become formal, market-driven, viable agro-enterprises, and among them many will likely decide to remain in the informal sector. The reality is that providing local markets with acceptable products at low prices will remain a major focus of many agribusinesses for the foreseeable future.

To make the situation even more complex, the transformation of the agribusiness sector into a sustainable value-added sector for Malian agricultural products will require the development of commercial farming, a condition that will never be realized until the perceptions regarding the worth of investment in agriculture change. The absence of a viable commercial farming sector virtually precludes the creation of vertically-integrated production/processing-marketing enterprises—critical for securing, expanding, and diversifying export markets.

For the present, efforts should concentrate on identifying businesses with potential to be successful, and assisting them on a case-by-case basis to strengthen their technical and managerial capacities, and to successfully perform in local and/or possibly subregional markets.

Working with potential winners is the goal of all development programs, and Mali has a vast number of these. By contrast, successful businesses with real potential for *expansion* are relatively rare. Hence successful businessmen often find themselves overwhelmed with new offers of assistance and development opportunities, stretching their management capacity to the limit and at times even compromising their existing business operations.

Selection of potential export markets is also a critical factor in this development process. The mere existence of demand does not constitute a real market opportunity. Problems in achieving economies of scale and responding to quality, quantity, and price requirements often lead to failure and even elimination from markets. Moreover, for Malian operators planning to export agricultural products, access to appropriate transport presents a major problem. Not only is existing transport very expensive, but it is also unreliable, putting Malian exporters at a real competitive disadvantage in most export markets. In addition, the recent problems in Ivory Coast brutally demonstrated to the Malian import-export community and the GRM the need to diversify regional export markets.

As is the case for commercial farming, the agribusiness sector also suffers from chronic under-financing and investment. Businesses cannot develop without capital investment, and in this sector, risk must be shared by promoters, banks, development services, and government. Risk sharing is an important factor that can be overlooked when designing development programs, but can also easily be included implicitly or explicitly in many ways. The objective is to be sure that development programs do not, in fact, pose unacceptably high risks for the intended beneficiaries.

Finally, strengthening the private sector's role in making government more responsive is frequently one of better organization. Lobbying for common causes in an organized way can get government's attention and result in successful change. However, the agribusiness community in general suffers from a lack of such organization.

## **B. Commodity Sectors**

### **B1. Cereals**

Cereals represent a key and unique commodity sector, and the major lesson learned was to give markets what they want. While considerable emphasis is given to Mali's potential for increased cereal exports, food security remains the highest priority. The vast majority of cereals are produced under rain-fed conditions, and in years of good rainfall exportable surpluses exist. Regardless of rainfall, there is also a dynamic, informal cross-border trade in coarse grain cereals.

Within the context of food security, the objective is undeniably to increase and stabilize production to meet local demand and maintain security stocks. In the case of rice, local markets exist for a high quality, non-broken rice, but for the vast majority of Malians the priority is access to cheap rice. Similarly for millet, sorghum, and to a less extent for maize, local markets place a priority on price. Millers and processors focusing on local markets can, even though their potential margins are limited, improve their profitability through limited investments in equipment, improved management, and improved raw material supplies. Though there is high

small business demand for financing, the difficulty is identifying those capable of both mobilizing the necessary financial resources and realizing their business objectives. Moreover, experience has shown that the financial environment is not well adapted to the needs of small entrepreneurs.

Export promotion leading to increased regional trade is a possibility, particularly in the case of rice. However, in order for such an effort to be sustainable it must be based on developing and investing in commercial production and industrial-scale processing. Presently, Mali has very little to offer potential regional markets in terms of quality, quantity, or price. Industrial development will require a combination of services, promotional and financial savvy, timely supply of quality raw materials and other production inputs, support services and infrastructures. Moreover, it must be complemented by financial mechanisms that facilitate rapid investment, achieving operational capacity, and developing export markets. In the case of millet and sorghum, working with major wholesale traders has shown limited opportunities to improve quality through cleaning and improved packaging for export markets.

## **B2. Livestock**

Markets for livestock, a major export commodity, should be diversified and expanded, as recent events in Ivory Coast have aptly demonstrated. This will require significant public sector investment to establish more comprehensive disease surveillance programs, quarantine zones, and strict application of disease control procedures. Negotiation and monitoring of trade agreements should yield guidelines and incentives for private investment. Policing and better surveillance of major transport routes and application of fiscal incentives could stimulate private investment in processing, storage, and transport infrastructures: simply signing trade agreements is not enough.

Malian beef is expensive; penetrating and increasing market share in coastal countries, accustomed to cheap imported frozen beef and with easy access to poultry and fish alternatives, will require improved competitiveness, including, in particular, lower production, finishing, and transport costs. The development of a commercial animal feed sector and the efficient use of quality commercial feeds may assist producers and finishers to become more competitive in certain export markets. Producers recognize quality feeds, and a market already exists for quality commercial feed products at reasonable prices. In terms of livestock product exports, the reality is that Mali is a long way from routinely exporting processed meat. The competitiveness of Malian production should be thoroughly assessed before investing further efforts to promote the sector.

## **B3. Mangoes**

For the mango sector to achieve its export potential, fundamental structural changes will have to occur, particularly the creation of vertically-integrated enterprises with substantial export experience and savvy. This process requires a sector-wide development program devoted exclusively to mangos, involving both public and private actors.

Of particular importance for increasing exports will be finding solutions to existing transport problems, better analyzing markets, and exporting significantly higher volumes (“exporting

smarter”). The fruit fly problem represents a serious menace for the future of Malian mango exports, and serious research and information dissemination efforts must be in front of any other efforts to develop the sector.

#### **B4. Potatoes**

CAE mobilization of an array of partners to increase revenues in the potato commodity sector was a major factor in its success. PVOs trained producers in improved conservation and marketing techniques and strengthened producer organizations. Public and private sector partners assisted in the creation and animation of a commodity sector development committee, in the development and realization of improved storehouses, in providing market information, and in ensuring sustainability of support following the conclusion of CAE programs. Having partners in the field, in constant contact with beneficiary groups, also enabled effective monitoring and evaluation of program efforts. Continued support to the pilot committee in organization and planning, and strengthening producer groups, will move producers toward partnerships with regional investors who know the market.

The fact that on-site activities did not begin until the third year attests to the initial need to evaluate and assess constraints, identify partners, and conduct storage/conservation tests. It also speaks to the poor organization of producers, their weak technical capacity, and the complexity and size of functional problems within this commodity sector. Without having taken the time to critically assess these issues initially, it is unlikely that efforts would have achieved the success they did. Now that the issues have been identified, efforts can focus on expanding production into new areas, and disseminating appropriately-scaled storage and conservation techniques. To increase the sophistication of, and investment in, the sector producer groups and financial institutions need to come together. OMA price information should continue to be disseminated, and basic management training should continue. Other products that are more regionally marketable, such as onions, should be tested.

#### **B5. Shallots**

CAE showed that significant improvement in revenues can be generated in the shallot commodity sector by relatively simple improvements in harvesting, conservation, and marketing techniques. To maximize impact, these technical improvements were combined with simple training programs in warehouse management for producer groups, access to real-time market price information, and financing. At this point, before expanding activities and promoting further investment in affordable storage and conservation techniques, the economic results of the initial investment should be analyzed. The potential for related commodities such as onions in regional markets should also be compared to the costs of changing production.

#### **B6. Karité**

Though export markets exist for karité, they are highly specialized and demanding in terms of quality and product composition. Because, at present, most processing is done according to traditional practices, the production of a homogenous, standard-quality product is virtually impossible. Thus, the development of this sector will require a long-term, comprehensive, sector-wide effort. As in the case of mangos, but perhaps of even more importance here, meeting the



demands of export markets will require substantial training, investment, marketing support, and financing.

### **C. Cross-Sector Lessons**

Mali's agribusiness community is characterized by very poor organization among and within commodity sectors, and by very limited business/management capacity. Training, therefore, is a fundamental part of agribusiness development. But to be self-sustaining and effective, training must be practical, commodity specific, must address real needs, and take into account the risk-averse tendencies of Malian agribusinesses in their approach to new methods and practices. Training should also figure prominently in monitoring and evaluation efforts to ensure that results and impacts are measured.

Communication and information programs using radio and television should be the principal mechanism used to inform and train target groups. This is of particular importance in countries with high levels of illiteracy. Of particular importance is the use of rural radio networks that can often provide a local flavor and context for nationally-diffused messages and programs.

As highlighted on numerous occasions in this document, Mali's agribusiness suffers from a chronic problem of under-investment and financing. USAID's DCA intended to resolve part of this problem by providing a mechanism to guarantee 50 percent of certain capital investments in the agribusiness sector. To be more successful, this program should have utilized financial institutions that had a traditional role in agricultural and related sector development. In short, the targeted beneficiaries of the guarantee program should also have been one of the principal client groups of the financial service providers.

In general, CAE trade promotion efforts had good results. Simple improvements in product presentation, including conditioning, packaging, and labeling, had rather dramatic results in increasing sales, particularly in local markets. In exceptional cases, these efforts, along with participation in trade missions, enabled a few local processors to penetrate export markets. Organizing and participating in national and regional agricultural fairs had mixed results. In general much more time and energy is needed to plan and organize if national agricultural fairs are to be a commercial success. In terms of export market promotion, it may be more effective to organize trade missions to Mali—bring markets to Mali—rather than send Malians to export fairs.

In terms of policy, it is clear that the GRM has limited resources and so many priorities that everything, in effect, becomes a priority. Decision-making is determined by who gets and sustains government's attention. Thus, in order to move ahead with the CAE policy agenda, USAID should have been requested to play a more prominent role. To have been more effective in the policy arena, CAE should have identified and analyzed very specific policy issues it found were constraining trade in specific commodity sectors, and then provided USAID with the information it needed to undertake policy dialogue with the GRM. These efforts also should be monitored and documented to be sure that they continue, and that progress is being made.

## **D. Project-wide Lessons**

CAE's commodity-sector approach turned out to be a good way to focus and develop project activities. It provided a logical framework for assessing problems and identifying key constraints. CAE emphasis on developing business skills targeted low-quality management resources as a major constraint limiting the development of Mali's agribusiness sector.

CAE lost important time by not forging a close collaborative relationship with USAID and other partners, especially GRM, at project start-up. This was especially true in the implementation of CAE information/communication activities. These activities play a big role in launching project programs: radio and television presentations are extremely effective methods to diffuse information nationally on project aims.

Conscious of time limitations, there was a purposeful attempt to work with winners and potential winners. This was considered the most pragmatic approach to develop successful agribusiness models that would take account of targeted beneficiaries' risk tolerance, management, and financial capacities. Though CAE worked with a large spectrum of collective and individual agro-enterprises, individual agro-enterprises were more dynamic, capitalistic and business-like than cooperatives or associations.

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## Annexes

## ANNEX A

### CAE Final Monitoring and Evaluation Results

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
<b>SEG IR 2: Increased processing of cereals, livestock, and alternative products in target areas</b>	Tons of rice paddy processed	0	160	5,000	15,881	30,000	19,200	42,000	40,241	96%	Five-year targets take into account the installation of new processing units resulting from CAE's demonstration and support efforts (elaborating business plans, etc.) Constraints related to mobilizing and changing mgt. financing for these new units did not permit achieving objectives.
	Tons of processed maize	0	0	30	320	1,000	350	1,250	700	56%	The new production units not yet in place (business plans being developed)
	Tons of millet/sorghum processed	0	0	0	120	200	176	320	296	93%	Quantities processed (dehulled and ground) for sale in improved plastic sacks through modern distribution channels.
	Tons of hides & skins processed for export	0	0	0	0	400	0	700	0	0%	CAE has assisted two private operators to expand their existing tannery capacity, ADOBERIA, SA and TAMAK, SA. Both tanneries are under construction and have not yet begun to process hides and skins in their new facilities.
	Tons of mangoes processed	0	0	0	0	315	0	458	0	0%	Bank financing approved, promoter reexamining project before starting
	Tons of shallots processed	0	0	22	420	160	120	268	562	210%	CAE technical and training efforts for women processors to improve the quality of dried shallots encouraged the drying of a larger than normal percentage total harvest

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
<b>SEG IR 3: Increased marketing of cereals, livestock and alternative products in target areas</b>	Tons of rice sold	0	100	3,003	10,335	19,500	12,480	27,300	25,918	95%	Five-year targets take into account the installation of new processing units resulting from CAE's demonstration and support efforts (elaborating business plans, etc.) Constraints related to mobilizing financing for these new units and changing mgt. did not permit achieving objectives.
	Tons of maize sold	0	0	0	3,000	3,000	4,500	4,000	7,500	188%	
<b>SEG IR 3: Increased marketing of cereals, livestock and alternative products in target areas</b>	Tons of processed maize sold	0	0	20	210	1,000	260	1,250	490	39%	Manufacturer has not completed equipment adjustments
	Tons of millet/sorghum sold	0	0	0	2,500	1,000	1,500	1,580	4,000	253%	
	Tons of processed millet/sorghum sold	0	0	0	75	5	145	9	220	2444%	Targets did not take into account second quality product, when in actuality total product processed and sold is included in the tables.
	Tons of hides & skins sold	0	0	0	0	500	0	800	0	0%	CAE has assisted two private operators to expand their existing tannery capacity, ADOBERIA, SA and TAMAK, SA. Both tanneries are under construction and have not yet begun to process hides and skins in their new facilities.
	Number of cattle sold	0	0	926	1,041	500	1,125	1,330	3,092	232%	Includes only animals fattened with feeds produced by COPRAAV
	Number of small ruminants sold	0	1400	6,640	4,883	6,500	63,581	15,500	76,504	494%	A collaborative marketing program with OMBEVI resulted in exporting 49,086 additional sm. ruminants to RCI, Ghana, Sénégal, Togo, Mauritania, & Algeria in 2003.
	Tons of mangoes exported	39	288	622	636	800	784	2,100	2,366	113%	Financing problems still prevalent
	Tons of processed mangoes sold	0	0	0	0	21	0	31	0	0%	Bank financing approved, promoter reexamining project before starting

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
	Tons of shallots sold	0	0	0	1,600	500	2,000	625	3,600	576%	Training and information campaigns regarding improved production and conservation techniques greatly increased the volume of sales by the Foabougou women's groups in relation to estimations
	Tons of processed shallots sold	0	0	3	70	20	15	34	88	258%	The strong national and sub-regional demand resulted in greatly exceeding CAE estimations
	Tons of potatoes sold	0	120	2,781	1,306	2,000	2,920	3,300	7,127	216%	Information campaigns regarding improved production and conservation techniques resulted in total sales that greatly exceeded the estimations of CAE
<b>PPM 1: Improved availability of commercial and technical information from domestic, West African and international markets for grains, livestock and alternative products to agribusiness operators</b>	Number of weekly price bulletins	60	100	48	20	100	0	300	228	76%	The bulletins provide European market price information on a range of commodities. Though consulted often by promoters only 2 commodities are being exported to Europe: mangoes and green beans. The service was therefore suspended and funds used to promote other communications/information activities.
	Number of exporters using price bulletins	22	4	6	6	8	6	44	44	100%	
	Number of arrangements with local radio stations to broadcast price information	0	0	2	2	2	2	2	6	300%	
	Number of technical bulletins	0	2	2	1	1	6	9	9	100%	To reach a larger audience emphasis switched from written technical and policy bulletins to media programs (local and national radio and television programs). There were 60 radio and television programs broadcasts in year 5. In addition there were 1,492 emissions by rural radio stations concerning animal nutrition and improved feeding practices.



CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
	Number of bulletins on policy issues, norms & standard	0	1	1	0	1	0	5	3	60%	
	Number of web site visitors	868	11256	21,760	30,986	15,000	79,132	42,000	144,002	343%	From the beginning the web site has been known as presenting dynamic view of Mali's agro-business sector. The demand for quality technical and commercial agro-business information was underestimated by CAE.
	Number of agribusiness people trained on using the internet	0	46	24	0	20	0	120	70	58%	Cyberspace discontinued year 4 so as not to compete with emerging private cyber-café
	Number of visitors to the CAE cyberspace café	0	418	773	0	700	0	1,800	891	50%	Cyberspace discontinued year 4 so as not to compete with emerging private cyber-café
<b>PPM 2: Support agribusiness in identifying and testing new commercial opportunities for raw and processed products, in collaboration with national,</b>	Number of marketing studies	2	3	0	0	2	1	14	6	43%	In years 3; 4 and 5 efforts focused on assisting producers to better identify and test potential markets rather than on additional studies.
	Number of visits to potential markets	1	4	8	18	4	39	17	65	382%	During the final three years of CAE efforts a major effort was undertaken to increase market share of Malian agro-entrepreneurs in national and export markets. Marketing efforts focused on rice, livestock, mangoes and potatoes, as well as support for agro-businesses to participate in fairs and agricultural shows, nationally, regionally and internationally.

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
<b>West African, and international commercial partners</b>	Number of market tests	1	3	8	18	2	18	15	48	320%	In addition market tests for targeted products such as rice, shallots, etc., promoters had the occasion to test their products during fairs and agricultural shows thanks to financial support provided by CAE.
<b>PPM 3: Promote the utilization of competitive production and processing opportunities and technologies by Malian entrepreneurs</b>	Number of technology tests	0	4	6	3	1	1	16	14	88%	The technology testing program was completed
	Number of agribusiness people trained in new technologies	0	148	1,269	2,244	1,018	795	2,950	4,456	151%	Thanks to their relevance and success in improving the quality of targeted agricultural products, the technologies introduced by CAE experienced a higher than anticipated adoption rate.
	Number of agri-business people trained in quality improvement	0	25	24	204	40	25	115	278	242%	
	Number of private agribusiness people using the techniques and technologies promoted by CAE	0	54	1,269	1,269	271	1,269	743	3,861	520%	
<b>PPM 4: Build capacity among Malian agribusinesses to better manage and develop their enterprises</b>	Number of agribusiness people trained in business management	80	742	2,094	825	300	415	1,050	4,156	396%	Many promoters recognized their lack of formal management/business development training, explaining in part a higher than anticipated interest in CAE training programs.
	Number of agribusiness people using improved management methods	nd	nd	204	312	535	375	1,320	891	68%	Changes from informal to formal management require a longer time frame (and incentives) than does the change to improved technologies (see above "...people using techniques and technology" figures).

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
	Number of Business Plans developed and submitted to banks	0	5	18	27	38	22	85	72	85%	The lack of formal financing for agro-entrepreneurs remains one of the major constraints limiting agro-business development.
	Number of agribusinesses installing CAE sponsored accounting/financial systems	0	0	3	4	7	0	15	7	47%	Does not include 1 accounting system started but dropped. In general client demand lower than anticipated (see above note concerning use of improved management methods)
<b>PPM 5: Facilitate access to financing for Malian agribusinesses</b>	Number of new financing sources identified	0	9	1	3	1	1	12	14	117%	In an attempt to increase opportunities for financing agro-business projects, CAE undertook a comprehensive effort to identify new financing sources, nationally and regionally. Promoters were systematically informed of the results of these efforts and local banks were continuously contacted regarding agro-business sector investments.
	Number of workshops on financing sources	0	2	2	3	2	1	8	8	100%	
	Number of formal sessions with banks on financing agribusiness	6	7	9	36	9	37	40	95	238%	
	Number of Business Plans financed by banks	0	0	3	3	10	4	23	10	43%	There are an additional 26 business plans under bank review
<b>PPM 6: Support LCV &amp; IER so that they may provide improved services to Malian agribusinesses on a sustainable</b>	Number of accounting audits	0	1	0	0	0	0	2	1	50%	This activity also involves CVL and is contingent on the CVL adopting a new cost-accounting system and restructuring management as a prelude to privatization. However, privatization is not at present an option being considered by the GRM.
	Number of CVL unit reorganization studies	0	0	0	0	0	0	6	0	0%	This activity is also contingent on CVL implementing a plan for privatization. Plan implementation has not occurred.

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
<b>basis</b>	Number of IER & CVL staff trained in business plan writing	0	18	9	15	30	16	77	58	75%	This activity involves CVL as well (see note regarding CVL privatization)
	Number of accounting procedures manuals	0	1	1	0	1	0	4	2	50%	This activity involves CVL as well (see note regarding CVL privatization)
	Number of IER units following their business plans	0	0	0	8	2	7	8	15	188%	
	Number of agribusinesses having access to IER and LCV services	0	4	18	35	30	50	58	107	184%	
<b>PPM 7: Reinforce the role of the private sector in the designing and implementation of agricultural development policy</b>	Number of sectorial policy studies	0	1	1	0	3	0	7	2	29%	(1) Policy efforts were pragmatic, focusing on strengthening the capacity of the agribusiness sector to identify policy issues--see "Number of agribusiness groups assisted". (2) There are an additional 29 constraints analyzed but not yet resolved.
	Number of constraints analyzed and resolved	0	1	0	3	4	0	16	4	25%	
	Number of professional agribusiness groups assisted	0	0	32	186	72	186	169	404	239%	
	Number of forums organized	0	6	4	5	4	4	26	19	73%	In addition to those directly organized, CAE was an active participant in another 32 policy & norms - standards & advisory groups.
	Number of advisory groups	0	1	1	2	4	4	12	7	58%	
<b>PPM 8: Support</b>	Number of studies on trade constraints	0	0	0	1	1	2	3	3	100%	

CAE Result	Indicator	Results Year 1	Results Year 2	Results Year 3	Results Year 4	Targets Year 5	Results Year 5	Targets Years 1-5	Results Years 1-5	% Total Targets Achieved	Final Notes
<b>harmonization of quality standards and regulations and the marketing of products in West Africa and with other partners</b>	Number of forums organized	0	1	0	0	4	0	19	1	5%	In addition to those directly organized, CAE was an active participant in another 32 policy & norms - standards & advisory groups.
	Number of constraints analyzed and resolved	0	0	0	2	4	0	17	2	12%	(1) Policy efforts were pragmatic, focusing on strengthening the capacity of the agribusiness sector to identify policy issues--see "Number of agribusiness groups assisted". (2) There are an additional 29 constraints analyzed but not yet resolved.
<b>PPM 9: Provide USAID and other partners with periodical reports that help evaluate the performance of CAE and its impact on the agribusiness sector in Mali</b>	Number of results framework developed	0	0	1	0	0	0	1	1	100%	
	Number of monitoring and evaluation reports	4	4	4	4	4	6	12	14	117%	In addition to contractually required quarterly reports, CAE contracted for an external evaluation in the fifth year and an evaluation of CAE support for women entrepreneurs.



## ANNEX B

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### CAE Partners and Beneficiaries

#### List of CAE Partners

Name	Commodity or Commodity Sectors
<b>Cereals</b>	
Afrique Verte	Marketing of Rice & Maize
Nyeta Conseil	Processing of Paddy (rice)
Laboratoire Technologie Alimentaire	Cereal processing technologies
Auto Gouvernance Assistée (AGA)	Consultant - marketing of cereals
CMDT	Maize processing units
Office du Niger	Rice
Office Riz Ségou	Rice and other products
Office Riz Mopti	Rice
OPAM	Warehousing of cereals
PACCEM	Marketing of cereals
PASIDMA / OMA	Market Price Information - collect & diffusion - national & sub-regional markets
APCAM / Chambres Régionales	Strengthening professional organizations
PRMC	Quality norms for cereals
DNI	Quality norms for cereals
AMAQ	Quality promotion for agro-businesses
ROCARS / ROCAFREMI	Adding value to millet & sorghum
IMS / Sasskawa	Adding value to millet & sorghumValorisation Mil et Sorgho
AMPJ	Adding value to millet & sorghum
CAFON	Fabricating rice processing equipment
SENAGRI	Fabricating rice processing equipment
Entrep. Baba Négue COULIBALY	Fabricating rice processing equipment
Agence Nationale de Communication (ANC)	Media and diffusion support (test - rice)
<b>Fruits &amp; Vegetables</b>	
Institut d'Economie Rurale	Fruit fly research
Office du Périmètre Irrigué de Baguineda	extension - mango orchards
AMELEF	extension & training mango exporters
APEFEL	extension & training mango exporters

<b>Name</b>	<b>Commodity or Commodity Sectors</b>
Sekou Bouaré, Consultant	training of mango collectors
Moussa Noussourou, IER	Fruit fly research
Office du Niger	Training of shallot producers
SLACAER. Bandiagara	Training of shallot producers
Centre Régional de Recherche Agronomique de Niono (IER)	Training of shallot producers
Arona Coulibaly, ENI	Technical consultant for shallot conservation
OMA	Collect & diffusion of market price information
Mariétou Diarra, Consultant	Consultant for shallot processing
ONG AMATEVI	Training/extension potato producers
ONG ACOD	Creating village-level producer groups
DRAMR SIKASSO	Training/extension potato producers
CMDT SIKASSO	Training/extension potato producers
CRA SIKASSO	Training/extension potato producers
APPS SIKASSO	Training/extension potato producers
Sikassoise	Providing production inputs - fertilizer & seed potato
SOMAFERT	Providing production inputs - fertilizer & seed potato
INTERAGRO	Providing production inputs - fertilizer & seed potato
APROFA	Training/extension potato producers
Office du Niger	Training/extension potato producers
OHVN	Training/extension potato producers
OMA	Collect & diffusion of market price information
<b>Livestock</b>	
Instit d'Economie Rurale	Animal Nutrition Extension & Research
Laboratoire de Nutrition Animale	Ration & Feedstuffs nutritional analyses
DRAMR Segou	Livestock Production & health extension
DRAMR Sikasso	Livestock Production & health extension
DRAMR Mopti	Livestock Production & health extension
DRRC Segou	Legislative & reglementary issues re livestock sector commercial activities
DRRC Sikasso	Legislative & reglementary issues re livestock sector commercial activities
DRRC Mopti	Legislative & reglementary issues re livestock sector commercial activities
FEDEVIM	Nation Federation of Livestock Sector Professional Organizations
Central Veterinary Laboratory	Diagnostic Services, veterinary research & vaccine production
PVO: ACOD, Sikasso	Support & training for producer groups/ association & cooperative strengthening
PVO: SABA, Mopti	Support & training for producer groups/ association & cooperative strengthening

Name	Commodity or Commodity Sectors
PVO: G-Force, Segou	Support & training for producer groups/ association & cooperative strengthening
OMA	Collect & diffusion of livestock market information
CESPA	Production of media support - technical, audio & video

### List of CAE Beneficiaries for the Development of Agricultural Commodity Sectors

Name	Commodity Sector/Product
<b>Cereals</b>	
Association Villageoise Seriwala / ON	Test Rice (Improving processing techniques)
Mama DIARRA (Village Nango - Km30) / ON	Test Rice (Improving processing techniques)
Assétou Mah DIARRA (Village Coloni - Km26) / ON	Test Rice (Improving processing techniques)
Mamadou KEÏTA (Village Siengo) / ON	Test Rice (Improving processing techniques)
Fédération Jeka Fere / ON	Sub-Regional Marketing & Processing of Rice Paddy
CONOESAM - Mali	Prospecting sub-Regional cereal markets
Association Villageoise Karangana / CMDT-Kla	Test Maize / Degerming (Improve processing techniques)
Association Villageoise Nampossela / CMDT-Kla	Test Maize / Degerming (Improve processing techniques)
Réseau des Minoteries en zone CMDT-Kla	Test Maize / Degerming (Improve processing techniques)
COPAK (Commerçants céréaliers de Kla)	Prospecting sub-Regional cereal markets
Union des Groupements Féminins de Zantiébougou	Promoting Karité exports to Spain
<b>Fruits &amp; Vegetables</b>	
FLEX MALI. Bamako	Promoting mango exports
MALI PRIMEURS. Bamako	Promoting mango exports
DEGUESSI VERT. Bamako	Promoting mango exports
FRUITEX. Bamako	
IB NEGOCE. Bamako	Promoting mango exports
SOLEIL VERT. Bamako	Promoting mango exports
MULTICHEM. Bamako	Promoting mango exports
SOGEC. Bamako	Promoting mango exports
SCS INTERNATIONAL. Bamako	Promoting mango exports

Name	Commodity Sector/Product
Société S&T AGRO ENTREPRISE. Bamako	Promoting mango exports
AGRUMES ET OLEAGINEUX DU MALI. Sikasso	Promoting mango exports
MALI YIRIDEN. Sikasso	Promoting mango exports
FRUITIERE DU LOTIO. Sikasso	Promoting mango exports
INTERAGRO. Sikasso	Promoting mango exports
163 pisteurs formés	Promoting mango exports
Groupement des 39 villages producteurs d'Echalote Sechée en Tranches du Plateau Dogon. Bandiagara	Promoting dry, sliced shallots
Coopérative d'Ecoulement des Produits Maraîchers. Bamako	Promoting marketing of fresh shallots
Groupement des Femmes Entrepreneurs et Commerçantes pour le Développement. Bamako	Promoting marketing of fresh shallots
Groupement DjantoYerela des femmes de Foabougou. ON Foabougou	Promoting the conservation & marketing of fresh shallots
Souleymane Dembélé. ON Molodo	Promoting marketing of fresh shallots
Hawa Diarrioso. ON Molodo	Promoting marketing of fresh shallots
Modibo Coulibaly. ON Molodo	Promoting marketing of fresh shallots
Younoussa Diarra. ON Molodo	Promoting marketing of fresh shallots
Karim Diarra. ON Molodo	Promoting marketing of fresh shallots
Bekaye Coulibaly. ON Molodo	Promoting marketing of fresh shallots
Mamadou Samaké. N'Débougou	Promoting marketing of fresh shallots
Moussa Diallo. N'Débougou	Promoting marketing of fresh shallots
Moussa Dembéné. N'Débougou	Promoting marketing of fresh shallots
Moussa Coulibaly. N'Débougou	Promoting marketing of fresh shallots
Oumar Baba Coulibaly. N'Débougou	Promoting marketing of fresh shallots
Lassana Tangara. N'Débougou	Promoting marketing of fresh shallots
Bintou Konaté. Niono	Promoting marketing of fresh shallots
Seydou A. Sinayogo. Niono	Promoting marketing of fresh shallots
Drissa Bouaré. Niono	Promoting marketing of fresh shallots
Mamadou Coulibaly. Niono	Promoting marketing of fresh shallots
Issa Coulibaly. Niono	Promoting marketing of fresh shallots
Mariama Diabaté. Niono	Promoting marketing of fresh shallots

<b>Name</b>	<b>Commodity Sector/Product</b>
Alimou Camara. Niono	Promoting marketing of fresh shallots
Issa Tangara. Niono	Promoting marketing of fresh shallots
Producteurs de pomme de terre de Sikasso	Promoting the production, conservation & marketing of potatoes
Producteurs de pomme de terre de la zone OHVN (Kati)	Promoting the production, conservation & marketing of potatoes
Producteurs de pomme de terre de la zone Office du Niger	Promoting the production, conservation & marketing of potatoes
Collecteurs villageois de pomme de terre	Promoting the marketing of potatoes
Commerçants de pomme de terre	Promoting the marketing of potatoes
Mali Yiriden	Promoting the marketing of potatoes
<b>FILIERE ELEVAGE</b>	
Cooperative des Marchand de Bétail de Ségou	Feedlot & commercialization of large and small ruminants
Association des Eleveurs de Konna	Feedlot & commercialization of cattle
Association Agro-Pastorale de Farkala	Feedlot & commercialization of large and small ruminants
Association des Emboucheurs de Koro-Barrage	Feedlot & commercialization of cattle
Association des Emboucheurs de Sikasso	Feedlot & commercialization of cattle
Cooperative des Operateurs de Betail de Iskasso (COBAS)	Feedlot & commercialization of cattle
Assocaition des Eleveurs de Kadiolo	Feedlot & commercialization of cattle
COPRAAV, Segou	Production livestock & poultry feed
SANA, SA, Fana	Production livestock & poultry feed
FAMAB, Koutiala	Production livestock feed



## ANNEX C

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### Partners' Fund Contracts

N°	Sub Contracts	Activity	Date	Cost in \$ US
1	SNED SA	Marketing study for high quality rice in Ivory Coast cities	6/21/1999	8,745.00
2	BAC +	Management and use of quality animal feeds for a more efficient and profitable production	6/30/1999	55,077.00
6	Univers Com	Study to define a communication plan for CAE	10/6/1999	40,437.00
7	Lab. de Nutrition Animale	Nutritional analysis of 31 samples of feed ingredients	7/20/1999	3,238.00
8	Yiriwa Conseil 1	Know your market	7/16/1999	677.00
9	Yiriwa Conseil 2	Study: Defining the conditions necessary for promoting group purchases of packaging materials	2/21/2000	9,725.00
10	Yiriwa Conseil 3	Study: Elaboration of an action plan to implement a promotional policy for agro-business commodity sectors	7/10/2000	56,455.00
11	Nyeta Conseil/Afrique Verte 1	Demonstration - test to improve the quality of rice produced in small processing units in the Office du Niger zone.	3/15/2000	36,633.00
12	Nyeta Conseil/Afrique Verte 2	Prolongation of test noted above. (improving quality of locally processed rice)	3/28/2001	97,056.00
13	Nyèta Conseil	Renovation of shallot conservation cases in Office du Niger zone	3/7/2003	8,919.00
14	AMATEVI 1	Strengthening the capacity of potato producers in the Sikasso Region to promote the potato commodity sector: support to improve post-harvest conservation	3/20/2000	8,618.00
15	AMATEVI 2	Training of potato producers in improved conservation techniques and collective marketing tests by village producer groups	2/21/2001	29,522.00
16	AMATEVI 3	Information & Extension of potato producers to adopt improved production-conservation-marketing techniques	3/1/2002	16,977.00

N°	Sub Contracts	Activity	Date	Cost in \$ US
17	Crédit Initiative	Pilot project: strengthening the circuit of collection-conditioning-exportation of mangoes from Sikasso to Ivory Coast and on to Europe	3/27/2000	91,548.00
18	ACOD 1	Management and use of quality animal feeds for a more efficient and profitable production	4/17/2000	6,884.00
19	ACOD 2	Test to improve the marketing of quality, fattened cattle: support in commercial development and financial management for cooperatives and associations of Sikasso	2/21/2001	22,774.00
20	ACOD 3	Establishing and organizing producer groups (potatoes) in 10 villages in the Sikasso region	2/21/2001	19,074.50
21	ACOD 4	Strengthening producer groups (potatoes) in the Sikasso region	3/1/2002	8,686.00
22	Cabinet Makanguilé	Review of legal texts regulating the exportation of raw or processed agricultural products	5/30/2000	5,890.00
23	ANC	Production of media and technical support for the demonstration-tests for improving rice quality in Office du Niger zone.	6/20/2000	34,256.00
24	Cabinet Wahab Berthé	Review of legal texts regulating the exportation of raw or processed agricultural products	11/3/2003	7,496.00
25	CESPA1	Elaboration of written, technical materials to promote mango production-export	7/17/2000	7,989.00
26	CESPA2	Production of audio and video support to promote good production-conservation practices for potatoes	4/3/2002	3,706.00
27	IER 1	Survey and electronic classification of IER's research results	10/11/2000	20,655.00
28	IER 2	Supervision and training for animal feeding demonstration trials	1/30/2001	26,868.50
29	IER 3	Fruit fly research - mangoes	3/13/2001	2,414.00
30	IER 4	Supervising animal production demonstration trials	2/6/2002	3,500.00

N°	Sub Contracts	Activity	Date	Cost in \$ US
31	IER 5	Shallots: management and monitoring of 100 ton conservation warehouse	3/1/2002	12,337.00
32	IER6	Support to CAE for monitoring and evaluation	3/14/2002	13,590.00
33	IER7	Shallots: management and monitoring of 100 ton conservation warehouse	4/14/2003	6,579.50
34	Afribone Mali SA	Survey and electronic classification of IER's research results	10/11/2000	7,527.00
35	Afrique Verte	Demonstration-tests for maize de-germage in CMDT Zone	10/16/2000	24,173.00
36	LTA	Demonstration-tests for maize de-germage in CMDT Zone	10/23/2000	18,048.00
37	SABA	Test to improve the marketing of quality, fattened cattle: support in commercial development and financial management for cooperatives and associations of Mopti	2/21/2001	19,160.00
38	G FORCE	Test to improve the marketing of quality, fattened cattle: support in commercial development and financial management for cooperatives and associations of Segou	2/21/2001	20,796.00
39	DIBO 1	Construction of a 100 ton conservation warehouse for shallots in Foabougou, Office du Niger zone	2/23/2001	62,672.00
40	DIBO2	Construction of two conservation warehouses for potatoes (37.5 tons/each) in Sikasso Region	3/19/2001	33,263.00
41	OMA1	Diffusion d'information sur l'évolution des prix de la pomme de terre collectés sur les marchés nationaux et sous régionaux;	3/1/2001	25,937.00
42	OMA2	Collect and diffusion market price information for shallots from Niono and Bandiagara markets	6/8/2001	18,589.00
43	OMA3	Collect and diffusion of market price information for potatoes and shallots	2/1/2002	8,595.50
44	BNDA	Marketing test for marketing of quality animals - financial monitoring	3/19/2001	89,130.50
45	Nyesigiso	Management of revolving fund for 2001 program period	3/16/2001	80,648.00

<b>N°</b>	<b>Sub Contracts</b>	<b>Activity</b>	<b>Date</b>	<b>Cost in \$ US</b>
46	BETI	Supervision and monitoring of construction of storage warehouses in Foabougou and Sikasso	3/22/2001	11,509.50
47	Graphique Industrie	Conception of labels and packaging for 12 local small businesses processing agricultural products	3/27/2001	21,962.00
48	AUDEX	Study: Feasibility study for developing a commercial farm (irrigated rice) in Office du Niger zone. (Raaja)	6/12/2001	3,139.00
49	SISED	Technical feasibility study for a tannery in Segou	11/12/2001	2,517.50
50	COPRAAV	Production and marketing of a new and improved fattening concentrate	12/17/2001	14,553.00
<b>TOTAL</b>				<b>1,128,546.50</b>

## ANNEX D

### Business Plans Completed

N° Dossier	Promoter	Project	Project Site	Cost of Project	Credit Required	Status as of 30/6/03
1	COGETRAM	Maize processing unit	Bamako	100 000 000	20 000 000	Financed by the BNDA
2	CIC S.A	Conditioning unit for "pois sucré"	Sikasso	306 956 940	296 956 940	Being studied by OIKOCREDIT/Abidjan
3	GIE Chikolo	Karité processing unit	Bamako	304 159 000	239 723 000	Being studies by OIKOCREDIT/Abidjan And PUFS / Lomé, the BNDA, Credit Initiative S.A and the BBM
4	GIE Milaiba	Extension small dairy unit	Bamako	129 805 725	105 581 525	Being studies by OIKOCREDIT/Abidjan And PUFS / Lomé
5	GDCM / SARL	Extension rice processing unit	Ségou	1 225 000 000	400 000 000	Financed by the BNDA (\$500,000) & BICIM (\$125,000).
6	Kissima SYLLA	Honey processing unit	Bamako	142 585 000	128 000 000	Being studies by OIKOCREDIT
7	ANACHIPS	Potato chip processing unit	Bamako	50 000 000	40 000 000	Financed by the family of promoter (\$5,000)
8	SENAGRI	Small rice processing unit ( revolving fund)	Niono	1 129 000 000	1 058 000 000	The promoter decided not to continue.
9	Sahel Export	Exportation of cattle feet	Bamako	75 131 098	65 000 000	Financed by the BIM SA for \$110,000.
10	NEGOTRADE	Oil production unit	Bamako	300 000 000	250 000 000	Being studies by the SOMAFI, BDM S.A, Credit Initiative S.A
11	COPRAAV	Extension animal feed production unit	Ségou	153 662 000	130 000 000	Final evaluation by OIKOCREDIT and PUFS
12	GIE Provel	Extension Mini-Laiterie	Bamako	252 187 400	200 149 020	In evaluation by OIKOCREDIT and PUFS
13	SOMABF	Extension rice processing unit	Dioro / Ségou	2 000 000 000	600 000 000	Banks were interested to finance but the promoter decided not to accept.
15	TAM Fruits et Légumes	Mango drying unit	Bamako	241 000 000	131 000 000	The BICIM agreed to finance (\$200,000) but the promoter not in agreement with conditions
16	COPAK	Storehouses	Koutiala	523 173 000	470 000 000	Final evaluation by OIKOCREDIT andPUFS.
17	Groupement Bandenya Siengo	Extension rice processing unit	Siengo	14 214 000	7 545 000	Promoter did not mobilize sufficient guarantee and the BNDA refused to finance
18	GASA	Small rice processing unit	Niono	60 957 000	42 670 000	Being studies by the BOA.
19	Mamdou DEMBELE	Rice conditioning unit	Bamako	162 000 000	104 000 000	Being studied by BOA and BDM

N° Dossier	Promoter	Project	Project Site	Cost of Project	Credit Required	Status as of 30/6/03
21	Harry Delices	Extension Mini-laiterie	Bamako	242 481 160	178 823 452	En Instruction au niveau de OIKOCREDIT, PUFS
22	Adama TOGOLA	Cattle feedlot	Sikasso	74 474 000	59 474 000	Financed by the BMS SA (\$18,000)
23	SOPRODAM	Day-old chick production unit	Bamako	625 000 000	500 000 000	The promoters decided not to continue.
24	ADEBORIA SA	Tannery	Ségou	654 000 000	654 000 000	Financed with own funds
25	Coopérative des éleveurs de Ségou	Cattle feedlot	Ségou	16 383 000	14 613 000	Financed by CAE
26	Coopérative des marchands de Niéna	Cattle feedlot		5 710 000	5 000 000	Financed by CAE
27	Coopérative de Koro-barrage	Cattle feedlot		5 440 000	5 000 000	Financed by CAE
28	Association Afro-pastorale de FARAKALA	Cattle feedlot		5 404 000	5 000 000	Financed by CAE
29	Coopérative des emboucheurs de Sikasso	Cattle feedlot		5 640 000	5 000 000	Financed by CAE
30	COBAS	Cattle feedlot		5 022 000	5 000 000	Financed by CAE
31	COBAS	Commercialisation du bétail		11 613 500	10 000 000	Financed by CAE
32	Amadou Seikou TOURE	Cosmetic production unit	Bamako	68 989 000	48 000 000	Credit Initiative, BOA
33	Abdoulaye SOW	Extension cattle feedlot	Ségou	38 492 000	33 045 000	Rejected by the BDM S.A, promoter has an outstanding loan
34	Moriké DEMBELE	Extension poultry production unit	Sanankoro	5 250 000	4 500 000	Not financed by BNDA due to lack of guarantee.
35	Association Agro-pastorale de Farakala	Cattle feedlot	Farakala	8 942 000	7 030 750	Financed by the BNDA for \$4,000.
36	AMEPROC	Commercialization of local agricultural products	Bamako	106 228 530	92 728 530	Being studies by the BOA and BNDA
37	APLS	Cereals marketing & sales	Sikasso	64 452 250	55 000 000	Rejected by the BOA
38	Bio-Mali	Fruit & vegetable drying unit	Bamako	601 624 000	312 000 000	Change in bank senior staff negated original agreement
39	UCODAL	Food conditioning unit.	Bamako	42 953 000	15 150 000	Being studied by the BNDA
40	COGETRAM	Maize processing unit	Bamako	648 506 000	456 000 000	Promoter must reimburse original loan before undertaking a second.
41	GMEPEPA	Marketing of agricultural products	Bamako	141 286 000	120 000 000	Being studies by OIKOCREDIT
43	Madame GAMBY	Production cosmetic products	Bamako	90 050 000	60 000 000	Being studies by BDM and Credit Initiative S.A
44	Association Nyeta	Rice processing unit	Niono	25 258 000	20 000 000	Financed par la BNDA 2 millions
45	Mah DIARRA	Rice processing unit, revolving fund	Niono	32 619 000	26 000 000	Financed by the BNDA (\$4,000)
46	GIE Kankelen	Rice processing unit	Molodo	26 709 000	21 500 000	Rejected by the BNDA.



N° Dossier	Promoter	Project	Project Site	Cost of Project	Credit Required	Status as of 30/6/03
47	Association des éleveurs de Konna	Cattle feedlot	Konna	21 198 000	20 000 000	Being studies by the BNDA
48	Ségou Lait	Extension of dairy	Ségou	137 457 000	90 000 000	Being studied by BDM S.A
49	Association Allaye KOITA	Cattle feedlot	Konna	20 917 000	17 970 000	Being studies by the BNDA
50	Fédération des associations des producteurs laitiers de Djitoumou et environs	Establishing milk collection & conservation network t	Kéleya	15 688 000	11 488 000	Being studied by the BNDA
51	Cheick OUMAR NIANGADO	Cattle feedlot	Ségou	57 165 000	48 757 000	Being studied by the BDM and the BNDA
52	Jabirou Haidara	Production animal feed	Ségou	270 790 296	174 496 064	Being studied by the BNDA
56	Cheickna BAH	Rice processing unit	Koulikoro	150 222 000	104 670 000	Being studied by the BDM S.A
57	Union des agriculteurs du cercle de Tominian	Cereal Conservation & Marketing	Tominian	59 415 000	31 350 000	Being studied by the BMS SA
58	Moussa DOLO	Animal feed production	Segou	86 840 000	74 105 000	Being studied by the BHM SA
59	Boureima COULIBALY	Mango juice extraction unit	Bamako	130 500 000	95 000 000	Being studied by the BMS
60	SOGEMAF	Establishing a border livestock market	Sikasso	165 582 000	98 767 000	Being studied by the BMS SA
61	Moustapha Coulibaly	Extension rice processing unit	Niono	81 002 000	58 000 000	Being studied by the BMS SA
62	Cheick Oumar SANOGO	Fruits & vegetable marketing & sales – revolving fund	Bamako	19 200 000	14 400 000	Being studied by the BNDA
63	Sekou DRAMERA	Poultry feed production unit	Bamako	197 375 000	100 000 000	Being studied by the BIM SA., that appears interested. Promoter waiting for IC and cotton sector problems are resolved.
64	Béhima Coulibaly	Establishing a commercial farm on ON zone	Séribala	61 006 000	42 500 000	Being studied by the BNDA
65	Bintou COULIBALY	Establishing a commercial farm on ON zone	Macina	55 114 000	38 500 000	Being studied by the BNDA
66	Nouhoum SANGARE	Establishing a commercial farm on ON zone	Séribala	61 006 000	42 500 000	Being studied by the BNDA
67	Keriba COULIBALY	Extension ferme avicole	Sikasso	98 293 000	68 934 000	Being studied by the BNDA
66	Mahamadou KEITA	Tanney	Bamako	452 852 000	318 013 000	Being studied by the BICIM, BNDA and BDM
67	Association Agro-pastorale de Farakala	Cattle & sm. ruminant feedlot	Farakala	115 958 000	87 000 000	Being studied by the BMS

N° Dossier	Promoter	Project	Project Site	Cost of Project	Credit Required	Status as of 30/6/03
68	AOM	Establishing a "biologic" mango and banana plantation	Sikasso	692 273 000	464 273 000	Submitted to the BEI (European Investment Bank )
69	Bréhima Coulibaly	Mango juice production	Bamako	130 500 000	95 000 000	Being studied by the BMS
70	Nana BOCOUM	Extension food processing unit « la maraîchère »	Bamako	20 536 000	15 000 000	Submitted to the BMS SA
71	Mabo SAKILIBA	Extension food processing unit UTRAF YANGO	Bamako	23 923 000	17 000 000	Transmitted to the BMS SA
72	SOMAFAM	Production unit for cardboard packing	Bamako	1 654 219 000	990 000 000	Transmitted to APDF
73	FAC/GEST	Dried shallot marketing & sales	Bandiagara	43 816 860	23 000 000	Submitted to the BMS
74	RAJA/ Sidy KOUNTA	Rice production	Kolongotomou	244 000 000	170 800 000	Completed
	<b>Total</b>			<b>18 788 427 805</b>	<b>13 373 612 601</b>	

## ANNEX E

### Women-owned Enterprise Business Plans Completed

N° Dossier	Promoter	Project	Project Site	Cost of Project	Credit Required	Status of dossier as of 30/6/03
3	GIE Chikolo	Karité processing unit	Bamako	304 159 000	239 723 000	Being studied by OIKOCREDIT/Abidjan and PUFS / Lomé, BNDA, Credit Initiative S.A and BBM
4	GIE Milaiba	Extension small dairy	Bamako	129 805 725	105 581 525	Being studied by OIKOCREDIT/Abidjan and PUFS / Lomé
7	ANACHIPS	Potato chip production unit	Bamako	50 000 000	40 000 000	Financed by the family for (\$5,000)
12	GIE Provel	Extension small dairy	Bamako	252 187 400	200 149 020	Being studied by OIKOCREDIT/Abidjan and PUFS / Lomé
21	Harry Delices	Extension small dairy	Bamako	242 481 160	178 823 452	Being studied by OIKOCREDIT/Abidjan and PUFS / Lomé
43	Madame GAMBY	Cosmetic production unit	Bamako	90 050 000	60 000 000	Being studied by the BDM and Credit Initiative S.A
44	Association Nyeta	Rice milling unit – revolving fund	Niono	25 258 000	20 000 000	Financed by BNDA (\$5,000)
45	Mah DIARRA	Rice milling unit – revolving fund	Niono	32 619 000	26 000 000	Financed by BNDA (\$ 14,000)
65	Bintou COULIBALY	Establish commercial farming unit – ON zone	Macina	55 114 000	38 500 000	Being studied by the BNDA
70	Nana BOCOUM	Extension of food processing unit – revolving fund	Bamako	20 536 000	15 000 000	Dossier transmitted to the BMS. Other financial partners are ready to provide some financing
71	Mabo SAKILIBA	Extension of food processing unit – revolving fund	Bamako	23 923 000	17 000 000	Dossier transmitted to the BMS.
39	UCODAL	Food processing unit – revolving fund	Bamako	42 953 000	15 150 000	Being studied by the BNDA
	<b>Total</b>			<b>1 269 086 285</b>	<b>955 926 997</b>	

## ANNEX F

### Business Plans Financed

N° Dossier	Promoter	Project	Project Site	Cost of project	Credit Provided	Bank
1	COGETRAM	Maize processing unit	Bamako	66 363 050	20 000 000	Financed by BNDA
2	GDCM / SARL	Extension rice processing unit	Ségou	1 225 000 000	400 000 000	Financed by a pool of local banks : BNDA (\$500,000) and BICIM (\$125,000).
3	Sahel Export	Exportation of cattle feet	Bamako	75 131 098	65 000 000	Financed by the BIM S.A
4	TAM Fruits et Légumes	Mango drying unit	Bamako	241 000 000	131 000 000	The BICIM has agreed to.
5	Adama TOGOLA	Cattle feedlot	Sikasso	74 474 000	9 000 000	Financed by the BMS SA
6	Association Agro-pastorale de Farakala	Cattle feedlot	Farakala	8 942 000	2 000 000	Financed by the BNDA
7	Association Nyeta	Rice process – revolving fund	Niono	25 258 000	2 000 000	Financed by the BNDA
8	Mah DIARRA	Rice process – revolving fund	Niono	32 619 000	7 000 000	Financed par la BNDA
9	Groupeement Diento-yerala	Commercialization of shallots	Foabougou	24 000 000	20 000 000	Financed by the FCRMD
10	COPRAAV	Production animal feeds	Ségou	153 662 000	4 000 000	Financed by the BMS SA
	<b>Total</b>			<b>1 925 999 148</b>	<b>660 000 000</b>	

**NB:** In addition to these ten projects that were elaborated and financed thanks to CAE's technical and financial support, the technical advice of CAE was also a decisive factor in successful negotiations leading to the financing of a number of other projects. CAE was able in a number of cases to assist promoters in convincing financial institutions of the profitability of their proposals, notably:

- € Mini-rice processing unit: The results of CAE-sponsored demonstration trials convinced the African Development Foundation (ADF) to finalize a project for the purchase of 10 rice processing units in the Office du Niger Zone for an estimated total cost of over \$250,000, entirely financed by ADF.
- € Animal Feed Mill: The Société Africaine de Nutrition Animal, SANA: CAE did not participate in the elaboration of the feasibility study for this project, but provided expert input during several in-country evaluation missions of the West African Development Bank. CAE's strong defense of the project was instrumental in convincing the BOAD to provide an initial financing of \$1.2 million. The total project cost is estimated at approximately \$4.5 million. Approximately \$1.0 million has been mobilized by the promoters, with the remaining accorded in the form of medium and long-term loans with the BOAD and a group of local banks, including the BDM, BNDA, BICIM and the BOA.

## **ANNEX G**

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### **Attendance at Agricultural Fairs and Shows**

Promoting locally processed agricultural-based products in national and sub-regional markets was a major focus of CAE's support activities for small agro-processors, particularly women-managed businesses. During its five-year program, CAE facilitated the participation of 89 agro-entrepreneurs at agricultural trade fairs and shows. Of this number, 53 participated during the first three years, 19 during year four and 17 during year five.

1. ARA Salon de l'Agriculture et des Ressources Animale 1999, Abidjan
2. CEDEAO 1999 Accra
3. SECO Semaines Commerciales Nationales 1999, Mopti
4. SECO 2000, Sikasso
5. SIAGRO Salon Internationale des Industries et Techniques agroalimentaires 2000, Dakar
6. SECO 2001, Ségou
7. SECO 2002, Kayes
8. FIARA Foire International de l'Agriculture et des Ressources Animales 2002, Dakar
9. SIAGRO 2002, Dakar
10. FOIRE Islamique de Sarjah Emirats Arabes Unis 2003
11. CEDEAO 2003

### **List of Local Processors supported by CAE to promote their products in National, Regional and International Agricultural Trade Fairs and Shows**

1. FOGHASS
2. UTRAFLE YANGO
3. LE VERGER
4. LA MARAICHÈRE
5. MIELLERIE MODERNE
6. UCODAL
7. LCV
8. Miellerie Moderne
9. Le Rucher
10. Laboratoire Central Vétérinaire
11. Mali Poussins
12. UPRODAL
13. Groupements Echalotes Séchées en tranches
14. Association Yirwèrè Daabaaji
15. NIPAL Unité de fabrication de pâtes alimentaires à base de blé
16. Miellerie Moderne
17. Le Rucher
18. UPRODAL
19. Tall's Cajou
20. Mali – Poussins

21. LCV
22. Groupements Echalotes Séchées en tranches
23. Tata Gingembre
24. Ben Kadi
25. Yaya Konaté
26. UPRODAL
27. SEPROSEC
28. Le Rucher
29. Miellerie Moderne
30. La Fourmi
31. ATRAPAL
32. Groupements Echalotes Séchées en tranches
33. Industrie Mali Flexible
34. Coordination des femmes de Koulikoro
35. UCODAL
36. ATRAPAL
37. La Maraîchère
38. Fhogass
39. Le Verger NAKO
40. COFEVAFLES Coopérative Féminines de Valorisation des Fruits et Légumes de Sikasso
41. Groupement de Séchage de l'Echalote du Plateau Dogon
42. Bandiagara
43. Réseau des Transformatrices de l'agroalimentaire de Ségou
44. Coordination des Associations et Groupements Féminin de Koulikoro
45. Association des Transformatrices de Produits Agricoles locaux ATRAPAL Bamako
46. Coordination des femmes de Koulikoro
47. Coopérative Féminine pour la valorisation des fruits et légumes de sikasso COFEVAFLES
48. Coopérative Multifonctionnelle des Femmes de Sikasso
49. Groupement des femmes de Mopti
50. UCODAL
51. Le Rucher
52. Tall's Cajou
53. Minoteries de Karangana et de Namposéla

**Participation Year 5 :**

**Foire Islamique de Sarjah Emirats Unis : 8 participants**

1. La maraîchère
2. UTRAFLE YANGO
3. Fhogass
4. Le Verger
5. Danaya
6. Kèmè Yaye
7. Mouna
8. Tata Gingembre



**Foire CEDEAO de Lomé : 9 Participants**

1. SOGECIM Sarl Groupe Femme et Production Gie Sikolo
2. La maraîchère
3. UTRAFLE YANGO
4. Fhogass
5. Le Verger
6. Danaya
7. Kèmè Yaye
8. Mouna
9. Tata Gingembre

## ANNEX H

### CAE Summary Training Table

Training from 1999/2003: Modules Used, Number of Training Sessions & Number of Participants by Commodity Sector

N°	Module	Number of Sessions	Total Number of Participants	Livestock	Fruits & Vegetables	Grains
	<b>Business management modules</b>					
1	Know Your Business	19	461	143	154	164
2	Know Your Costs	20	367	73	75	219
3	Know Your Market	13	281	74	59	148
4	Know Your Cash Flow	9	252	68	65	119
5	Stock Management	20	381	91	122	168
6	Business Plan	9	235	71	67	97
7	Commercial Strategy	11	255	72	71	112
8	Basic Accounting	18	379	73	115	191
9	Sales & Negotiation Techniques	11	264	78	79	107
10	Strategic Planning	8	242	69	77	96
11	Presentation of Financial Dossiers	9	300	77	81	142
12	Basic Financial Concepts	9	302	70	71	161
13	Commercial Sales Techniques	2	37	21		16
14	Know Your Production Costs	1	31	10	15	6
15	Financial Planning	2	22		18	4
16	Marketing	4	64		22	42
17	Material Supplies	2	22		22	
18	Organization & Legislation	2	43			43
19	Contract development & Management	1	5	1	2	2
20	Optimizing Supply Purchases	1	24		24	
21	Marketing Strategies & Sales Techniques	1	24		24	
22	Contracts & Negotiations	1	24		24	
	<b>Subtotal</b>	<b>173</b>	<b>4015</b>	<b>991</b>	<b>1187</b>	<b>1837</b>
	<b>Other Modules presented</b>					
23	An approach to product quality	2	49	4	45	
24	Management & Utilization of quality animal feeds	4	43	43		
25	Management of Livestock Markets	1	18	18		
26	Butchering Techniques	1	8	8		
27	Managing product conditioning Units	5	71		71	
28	Project financial analysis	3	43	15	20	8
	<b>Subtotal</b>	<b>16</b>	<b>232</b>	<b>88</b>	<b>136</b>	<b>8</b>
	<b>TOTAL</b>	<b>189</b>	<b>4247</b>	<b>1079</b>	<b>1323</b>	<b>1845</b>

## **ANNEX I**

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### List of CAE Training Modules

MODULE 1: Strategic Planning

MODULE 2: Management and Utilization of Quality Animal Feeds Supplements for More Efficient Production

MODULE 3: Management and Utilization of Quality Poultry Rations for More Efficient Production

MODULE 4: Management of a Conditioning Unit for Fruit and Vegetable Exporters

MODULE 5: Business Plan for Your Enterprise

MODULE 6: Basic Accounting

MODULE 7: Know Your Costs

MODULE 8: Good Sanitary Procedures for the Production of Sliced, Dried Shallots

MODULE 9: Stock Management

MODULE 10: Financial Concepts

MODULE 11: Presenting an Investment Dossier

MODULE 12: Commercial Strategy

MODULE 13: Sales and Negotiation Techniques

MODULE 14 Elaboration & Management of a Contract

MODULE 15: Better Manage Your Agricultural Enterprise

MODULE 16: Group Organization Techniques

MODULE 17: Know Your Enterprise

MODULE 18: General Aspects of Managing Quality

MODULE 19: Know Your Market In Order to Influence It

MODULE 20: Business Plan for Your Enterprise

MODULE 21: Good Management of Operations Accounts

MODULE 22: Optimizing Purchases & Supplies

MODULE 23: Marketing Strategies & Sales Techniques

MODULE 24: Elaboration and Management of a Contract

MODULE 25: Marketing Strategy

MODULE 26: Sales and Commercial Techniques

MODULE 27: Organization and Regulations Pertaining to Associations & Cooperatives

## ANNEX J

## CAE Business Management Participant Trainees

Modules include: Know Your Enterprise, Know Your Costs, Know Your Market, Know Your Cash Flow, Stock Management, Business Plan, Commercial Strategy, Basic Accounting, Strategic Planning, Presenting Financial Dossiers, Financial Concepts, Organizational Techniques, Know Your Production Costs, Financial Planning, Marketing, Supplies, Organization/Regulations, Writing and Management of Contracts, Improve Supply Purchases, Marketing Strategy, Sales Techniques

[illegible]

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Fonba Zouma (Koutiala)	3/10/99 4/10/99	21/10/99 22/10/99										
Abdou Kamaté (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Ousmane Couliba (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Ousmane Couli (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Seydou Diarra (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Sidiki Dembélé (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Lassana Troré (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Sidiki Koné (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Mama Minta (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Bénogo Coul (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Moussa Diarra (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Abou Diarra (Koutiala)	5/10/99 6/10/99	23/10/99 24/10/99										
Sidi Diakité (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Brahima Doum (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										



Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Koni Boiré (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Brehima Diarra (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Siaka Diakité (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Sibiry Fané (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Seydou Koné (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Soumaila Koné (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Fouseyni Couli (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Yaya Samaké (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Moussa sinayo (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Bourama Traore (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Issa Diarra (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Larabi Tangara (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Ibrahima Sama (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										
Yacouba Sama (Bougouni)	4/12/99 5/12/99	6/10/99 7/10/99										

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Fatou Camara (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Kadia Diallo (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Mahné Sinayo (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Aïssa Samaké (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Maryam Bagay (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Adiara Kamiso (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Kadia Diakité (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Djeneba Traoré (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Aminata Bagay (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Fatou Sidibé (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Hawa Kanté (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Sogué Diakité (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Fanta Koné (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Fatou Koné (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Chata Mariko (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Minata Traoré (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Man Bagayogo (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Konimba Diaw (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Sali Dembélé (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Awa Touré (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Djeneba Samaké (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Assan Diakité (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Kadidia Thera (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Kadidia Thera (Bougouni)	6/11/99 7/11/99	4/11/99 5/11/99										
Sekou Coulibaly (Niono)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Youssouf Berthe (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Bakary Coulibaly (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Sory Traoré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Abdoula Danté (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Bouram Dagno (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Bamory Traoré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Yacouba Diallo (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Karim Traoré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Koni Traoré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Lassine Traoré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Seriba Sangaré (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Bouba Coulibaly (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Drissa Saraba (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Chiaka Coulibaly (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Saligui Coulibaly (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Dramane Goïta (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02
Moriba Dembé (Niono G1)	20/04/01 20/04/01	21/04/01 21/04/01	17/04/99 18/04/99	19/09/001 8/09/00	19/04/99 20/04/99	10/06/02 10/06/02	11/06/02 11/06/02	20/9/00 21/9/00	27/10/02 27/10/02	28/10/02 28/10/02	19/11/02 19/11/02	18/11/02 18/11/02

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Lamine Koné (Karangana)	4/11/99 5/11/99											
Seydou Baré (Karangana)	4/11/99 5/11/99											
Diakaridia De (Karangana)	4/11/99 5/11/99											
Sory Cissouma (Karangana)	4/11/99 5/11/99											
Bourama Baré (Karangana)	4/11/99 5/11/99											
Seny Koné (Karangana)	4/11/99 5/11/99											
Mamadou Goit (Karangana)	4/11/99 5/11/99											
Drissa Koné (Karangana)	4/11/99 5/11/99											
Klamaga Goita (Karangana)	4/11/99 5/11/99											
Adama Sanou (Karangana)	4/11/99 5/11/99											
Issa Koné (Karangana)	4/11/99 5/11/99											
Kaousou Sanou (Karangana)	4/11/99 5/11/99											
Alassane Koné (Karangana)	4/11/99 5/11/99											
Arafa Sanou (Karangana)	4/11/99 5/11/99											

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Amidou Sanou (Karangana)	4/11/99 5/11/99											
Issa Dembélé (Karangana)	4/11/99 5/11/99											
Bourama Koné (Karangana)	4/11/99 5/11/99											
Mamounou Tra (Karangana)	4/11/99 5/11/99											
Bourama Traor (Karangana)	4/11/99 5/11/99											
Yousseuf Goita (Karangana)	4/11/99 5/11/99											
Soumaila Berth (Karangana)	4/11/99 5/11/99											
Salif Baré (Karangana)	4/11/99 5/11/99											
Abou Dembélé (Karangana)	4/11/99 5/11/99											
Abdoulaye De (Karangana)	4/11/99 5/11/99											
Abdoulay Baré (Karangana)	4/11/99 5/11/99											
Abdou Koné (Segou)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Adama Keita (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Modibo Traoré (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Soumana Traore (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Souley Diarra (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Fabu Traoré (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Moussa Coulibaly (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Mountapha De (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Lassana Keita (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Moussa Sidibé (Segou)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Adama Diarra (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Daouda Kalilé (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Oumarou Traore (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Darima Daou (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Modibo Samake (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Mamadou Dem (Segou)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Mamadou Traore (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00



Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Bah Coulibaly (SegouG1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Mahama Coulibaly (SegouG1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Moussa Daou (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Bourama Diarra (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Massitan Touré (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
MaimounaDiarra (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Minata Tangara (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Abdou Tangara (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Drissa Coulibaly (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Aissetou Dramé (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Nana Traoré (Segou G1)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Sidiki Coulibaly (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	19/10/00 19/10/00
Samadiou Tie (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Mani Traoré (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Aminata Goité (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Oumou Casena (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Madou Tangara (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Mamadou Coulibaly (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Aminata Bagayoko (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Bakary Doumbia (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Assana Tangara (Cinzana)	17/10/00 17/10/00							18/10/00 18/10/00			20/10/00 20/10/00	18/10/00 18/10/00
Souraka Cissé (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Madi Savadogo (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Mussa Ouedrago (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Alasane Ouedragro (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Moussa Pasoul (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Basirou Savano (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Aliou Coulibaly (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Boura Cissé (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Amadou Coulibaly (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Lamine Ouedrago (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Daouda Savano (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Mariam Traoré (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Bintou Kané (Kolongo)	28/02/00 29/02/00	01/03/00 02/03/00	22/6/01 22/6/01									
Somaïla Camara (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Bala Diakité (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Bala Sogoba (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Salif Kinbiry (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Mariam Konta (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Pehan Diassana (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Barba Koné (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Konhig Diarra (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Amadou Traor (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Noelle Diassa (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Farahan Diassa (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Hawa Konaté (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Gninassa Dem (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Assa Konaté (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Korotou Baou (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Esai Dackouo (Tominian)	25/03/01 26/03/01	27/02/01 28/02/01	10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01	05/02/02 05/02/02	06/02/02 06/02/02	19/02/02 19/02/02	20/02/02 20/02/02
Pierre Thera (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Kana Dakauo (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Fanta Bouaré (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Ami There (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Jean Thera (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Marian Traoré (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Mama Coulibaly (Tominian)			10/04/01 11/04/01	12/04/01 13/04/01	7/06/01 7/06/01	21/06/01 21/06/01	22/06/01 22/06/01	8/06/01 8/06/01				
Fousseyni Oue (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Fousseyni Sava (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Madi Savadogo (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Souraka Cissé (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Proper Traoré (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Sidiki Ky (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Amadou Coulibaly (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Daouda Savado (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Zoumana Keita (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Dramane Oued (Kolongo)	25/04/01 25/04/02	26/04/01 26/04/01			29/06/01 29/06/01			28/06/01 28/06/01				
Boubacar Oued (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Abdou Savado (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Amadou Ouedrago (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Brema Bouaré (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Ousmane Thera (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Sory Berthé (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Amadé Gansiré (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Mamadou Ouedrago (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Amadou Assou (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Ousmane Boua (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Birama Camara (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Issa Gansora (Kokry)	25/04/01 25/04/02	26/04/01 26/04/01	21/06/01 22/06/01		28/06/01 28/06/01			29/06/01 29/06/01				
Birama Ballo (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Mousa Konaré (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Yaya Coulibaly (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Sabatié Coulibaly (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Moriba Diarra (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Mamadou Keita (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Bakari Koné (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Sidi Yaya Trao (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Sidi Couliba (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Bina Coulibaly (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Oumar Dembélé (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Kassim Coulibaly (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Mody Camara (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Fanta Coulibaly (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Aissata Fadiga (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Aminata Keita (N'Debougou)	20/04/01 20/04/01	21/04/01 21/04/01	14/06/01 14/06/01	15/06/01 15/06/01	25/06/01 25/06/01			26/07/01 26/07/01				
Namoro Coulibaly (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Fanta Koné (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
David Koné (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Alou Sanogo (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Boubacar Sano (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Adama Diaby (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Naminato Sano (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Marcel Fongor (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Maila Poudiougou (Sikasso)				15/02/01 15/02/01				16/02/01 16/02/01				
Boubacar Sosso (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Ramata Koné (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Moctar Coulibaly (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Adama Dramé (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Tiecoura Koné (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				



Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Malamine Coulibaly (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Bah Napo (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Mam Diarra (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Boubacar Toure (Niono G2)	20/04/01 20/04/01	21/05/02 21/05/02	15/05/02 16/05/02	13/05/02 14/05/02	29/05/02 30/05/02			27/05/02 28/05/02				
Hawa Dembélé (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Kadia Sangaré (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Mariam Wedrago (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Atou Niaré (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Ramata Guiré (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Zeinabou Diek (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Fanta Coulibaly (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Saran Traoré (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				
Minata Traoré (Niono G3)					28/05/02 28/05/02			10/06/02 11/06/02				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Kaka Traoré (Segou G2A)					12/05/03 13/05/03							
Bakary Koné (Segou G2A)					12/05/03 13/05/03							
Drissa Coulibaly (Segou G2A)					12/05/03 13/05/03							
Amadou Diarra (Segou G2A)					12/05/03 13/05/03							
Sory Konandji (Segou G2A)					12/05/03 13/05/03							
Mahamadou Dia (Segou G2A)					12/05/03 13/05/03							
Youssouf Keita (Segou G2A)					12/05/03 13/05/03							
Soungoba Traoré (Segou G2A)					12/05/03 13/05/03							
Brema Cissé (Segou G2A)					12/05/03 13/05/03							
Nouhoun Diarra (Segou G2A)					12/05/03 13/05/03							
 (Segou G2A)					12/05/03 13/05/03							
Ousmane Coulibaly (Segou G2A)					12/05/03 13/05/03							
Bina Koné (Segou G2A)					12/05/03 13/05/03							

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Baba Coulibaly (Segou G2A)					12/05/03 13/05/03							
Abdou Coulibaly (Segou G2A)					12/05/03 13/05/03							
Moussa Bouaré (Segou G2A)					12/05/03 13/05/03							
Moustapha Traoré (Segou G2A)					12/05/03 13/05/03							
Oumar Coulibaly (Segou G2A)					12/05/03 13/05/03							
Abdou Sidibé (Segou G2A)					12/05/03 13/05/03							
Cheick A Sidibé (Segou G2A)					12/05/03 13/05/03							
Drissa Ballo (Segou G2A)					12/05/03 13/05/03							
Mamadou Y Diarra (Segou G2A)					12/05/03 13/05/03							
Sidi Amed Keita (Segou G2A)					12/05/03 13/05/03							
Boubacar Diarra (Segou G2B)					12/05/03 13/05/03							
Mamou Thiéro (Segou G2B)					12/05/03 13/05/03							
Abdou Diarra (Segou G2B)					12/05/03 13/05/03							

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Issiaka Diakité (Segou G2B)					12/05/03 13/05/03							
Hamidou Dembélé (Segou G2B)					12/05/03 13/05/03							
Abdoul Traoré (Segou G2B)					12/05/03 13/05/03							
Siaka Traoré (Segou G2B)					12/05/03 13/05/03							
Souley Tangara (Segou G2B)					12/05/03 13/05/03							
Nouhoun Tangara (Segou G2B)					12/05/03 13/05/03							
Drissa Traoré (Segou G2B)					12/05/03 13/05/03							
Abdou Traoré (Segou G2B)					12/05/03 13/05/03							
Lassiné Dembélé (Segou G2B)												
Moussa Coulibaly (Segou G2B)												
Mamou Kodjo (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Bintou Cissou (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Djelika Sougoulé (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Awa Coulibaly (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Kadia Sangaré (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Mariama Diarra (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Marama Dougnon (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Awa Diakité (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Djeneba Coulibaly (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Assitan Bouaré (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Fatouma Dicko (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Guiré Dicko (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Diarah Haidara (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Alimata Keita (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Dasoun Cissou (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Djeneba Goro (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Fatoumata Traoré (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Fatoumata Coulibaly (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Koniba Coulibaly (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Awa Dembélé (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Kadia Guindo (Foabougou)					26/03/03 26/03/03			28/03/03 28/03/03				
Fanta Couliba (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Adama Couliba (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Minta Sidibé (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Diah Traoré (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Djenebou Dic (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Assitan Coulib (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Awa Diarra (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Adiara Sidibé (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				

Participant Name	Know Your Enterprise	Know Your Costs	Know Your Market	Know Your Cash Flow	Stock Management	Business Plan	Commercial Strategy	Basic Accounting	Sales and Negotiation Techniques	Strategic Planning	Presenting Financial Dossiers	Financial Concepts
Mineta Diarra (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Djeneba Coulib (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Kadia Bouaré (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Kadia Diarra (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				
Kadia Bouaré (Foabougou)					26/03/03 26/03/03			29/03/03 29/03/03				

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Abdoulaye Diarra ( Segou ORS)			6,7,8, 9 et 10/05/02							
Mamadou Dembélé ( Segou ORS)			6,7,8, 9 et 10/05/02							
Sidi Ah Badié Keita ( Segou ORS)			6,7,8, 9 et 10/05/02							
Amadou M Diarra ( Segou ORS)			6,7,8, 9 et 10/05/02							
Solomane Tangara ( Segou ORS)			6,7,8, 9 et 10/05/02							
Kaka Traoré ( Segou ORS)			6,7,8, 9 et 10/05/02							
Oumar Tangara ( Segou ORS)			6,7,8, 9 et 10/05/02							
Youssouf Keita ( Segou ORS)			6,7,8, 9 et 10/05/02							
Check Ah Sidibé ( Segou ORS)			6,7,8, 9 et 10/05/02							
Abdoulaye Sidibé ( Segou ORS)			6,7,8, 9 et 10/05/02							
Baba Koné ( Segou ORS)			6,7,8, 9 et 10/05/02							
Chaka Diarra ( Segou ORS)			6,7,8, 9 et 10/05/02							
Soungaba Traoré ( Segou ORS)		6,7,8, 9 et 10/05/02								
Brema Cissé ( Segou ORS)		6,7,8, 9 et 10/05/02								



Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Dramane Coulibaly ( Segou ORS)		6,7,8, 9 et 10/05/02								
Mamou Koné ( Segou ORS)		6,7,8, 9 et 10/05/02								
Boibacar Diara ( Segou ORS)		6,7,8, 9 et 10/05/02								
Youcouba Kané ( Segou ORS)		6,7,8, 9 et 10/05/02								
Halidou Dembélé ( Segou ORS)		6,7,8, 9 et 10/05/02								
Adala Diarra ( Segou ORS)		6,7,8, 9 et 10/05/02								
Nouhoun Diarra ( Segou ORS)		6,7,8, 9 et 10/05/02								
Moustapha Diarra ( Segou ORS)		6,7,8, 9 et 10/05/02								
Yacouba Bouaré ( Segou ORS)		6,7,8, 9 et 10/05/02								
Mamouna Coulibaly (Segou ORS)		6,7,8, 9 et 10/05/02								
Hawa Dembélé (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Kadia Sangaré (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Mariam Wedra (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Atou Naré (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Ramata Guiré (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Zeinabou Diek (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Fanta Coulibaly (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Saran Traoré (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Minata Traoré (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Bintou Cisoum (Niono G3)		29/05/02 29/05/02	12/06/02 13/06/02	13/05/02 14/05/02	15/05/02 16/05/02					
Néné Tangara (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Alimata Tikana (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Nah Diallo (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Dara Coulibaly (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Aminata Coulibaly (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Maimana Kanta (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Hawa Konta (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Maby Diarra (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Hawa Diarra (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Sitan Diarra (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Korotoumou Traoré (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Salimata Diarra (Dioro)		23/05/02 24/05/02	06/05/02 07/05/02	06/05/07 07/05/02	08/05/02 09/05/02					
Kaka Traoré (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		20/05/03 20/05/03		
Bakary Koné (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Drissa Coulibaly (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Amadou Diarra (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Sory Konandji (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Mahamadou Dia (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Youssouf Keita (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Soungoba Traoré (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Brema Cissé (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Nouhoun Diarra (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 15/05/03		21/05/03 21/05/03		
Yacouba Bouaré (Segou G2A)	14/05/03 15/05/03			15/05/03 15/05/03	22/05/03 22/05/03	14/05/03 14/05/03		21/05/03 21/05/03		
Boubacar Diarra (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Mamou Thiéro (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Abdou Diarra (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Issiaka Diakité (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Hamidou Dembélé (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Abdoul Traoré (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Siaka Traoré (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Souley Tangara (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Nouhoun Tangara (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Drissa Traoré (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Abdou Traoré (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		
Lassiné Dembélé (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Moussa Coulibaly (Segou G2B)	12/05/03 13/05/03			15/05/03 15/05/03	21/05/03 21/05/03	14/05/03 14/05/03		19/05/03 19/05/03		12/02/03 12/02/03
Lassina Koné (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	13/05/03 13/05/03		19/05/03 19/05/03		
Marie Diakité (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Bakary Diakité (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Aminata Maiga (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Boubacar Traoré (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Aminata Bagayoko (Ségou G3)				12/05/03 1/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Modibo Doucouré (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Alou Fané (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mamadou Koroubé (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Diaminetou Sow (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mohamed Lamine (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mariam Maiga (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Nouhoun Maiga (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Amadou Cissé (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Daouda Tangara (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mariam Diakité (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Balu Santara (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Moussa Bagayoko (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mama Diakité (Ségou G3)				12/05/03 12/05/03	21/05/03 21/05/03	15/05/03 15/05/03		19/05/03 19/05/03		
Mamou Kodjo (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Bintou Cissouma (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Djelika Sougoulé (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Awa Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Kadia Sangaré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Mariama Diarra (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Marama Dougnon (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Awa Diakité (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Djeneba Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Assitan Bouaré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Fatoumata Dicko (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Guiré Dicko (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Diarah Haidara (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Alimata Keita (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Dasoun Cissouma (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Djeneba Goro (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Fatoumata Traoré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Fatoumata Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Koniba Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Awa Dembélé (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Kadia Guindo (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	

Participant Name	Sales and Marketing Techniques	Know Your Production Costs	Financial Planning	Marketing	Supplies	Organization and Regulations	Writing and Management of Contracts	Improve Supply Purchase	Marketing and Sales Strategy and Techniques	Contract Negotiation
Fanta Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Adama Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Minta Sidibé (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Diah Traoré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Djenebou Dicko (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Assitan Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Awa Diarra (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Adiara Sidibé (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Mineta Diarra (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Djeneba Coulibaly (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Kadia Bouaré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Kadia Diarra (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Mah Diarra (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	
Ramata Guiré (Foabougou)		28/03/03 28/03/03			25/03/03 25/03/03		29/03/03 29/03/03	24/03/03 24/03/03	27/03/03 27/03/03	